

MANITOBA PUBLIC INSURANCE

2024 GENERAL RATE APPLICATION
Round 1 Information Requests
August 2, 2023

Taxi Coalition (TC)



MANITOBA
PUBLIC INSURANCE

TC (MPI) 1-1

| | | | |
|-------------------------------|-----------------------------------|------------------|--|
| Part and Chapter: | Part VI Claims Forecasting | Page No.: | |
| PUB Approved Issue No: | 1) Projected Claims | | |
| Topic: | Claims counts | | |
| Sub Topic: | | | |

Preamble to IR:

Question:

- a) Please provide Claim Counts for the last 5 years by year, coverage, class, use and territory along with Written Premiums, earned exposures and Incurred Losses.

Rationale for Question:

To compare the performance of each class/use with the selected rate change.

RESPONSE:

Please refer to Appendix 1 – Claim Counts By Coverage. Since the written premium information is not readily available, earned premium information is being provided instead, which is deemed sufficient for this request. Please refer to Appendix 2 – Earned Premiums, and Appendix 3 – Incurred Losses With Basic Product Change By Coverage. For Earned Exposures, please refer to Part VII Risk Classification RC Appendix 3 Table 12 filed in 2024 GRA.

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|---------------|--------------|--------------|---------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 3 | 1 | 0 | 0 | 0 | 4 |
| 1 | All Purpose Motorhome | 2019 | 5 | 0 | 0 | 0 | 0 | 5 |
| 1 | All Purpose Motorhome | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | All Purpose Motorhome | 2021 | 3 | 1 | 0 | 0 | 1 | 5 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 13 | 2 | 0 | 0 | 1 | 16 |
| 1 | All Purpose Passenger Vehicle | 2018 | 41,667 | 12,182 | 451 | 516 | 3,897 | 58,713 |
| 1 | All Purpose Passenger Vehicle | 2019 | 38,396 | 11,789 | 471 | 521 | 3,864 | 55,041 |
| 1 | All Purpose Passenger Vehicle | 2020 | 26,508 | 9,916 | 368 | 432 | 2,583 | 39,807 |
| 1 | All Purpose Passenger Vehicle | 2021 | 33,459 | 11,390 | 403 | 502 | 2,890 | 48,644 |
| 1 | All Purpose Passenger Vehicle | 2022 | 28,498 | 9,759 | 349 | 364 | 2,648 | 41,618 |
| 1 | All Purpose Passenger Vehicle | Total | 168,528 | 55,036 | 2,042 | 2,335 | 15,882 | 243,823 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 5,801 | 4,203 | 373 | 408 | 1,276 | 12,061 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 5,734 | 4,087 | 345 | 420 | 1,205 | 11,791 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 4,635 | 4,068 | 284 | 440 | 1,092 | 10,519 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 5,017 | 4,089 | 321 | 389 | 1,153 | 10,969 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 4,054 | 3,290 | 273 | 324 | 958 | 8,899 |
| 1 | All Purpose Truck 4540 kg or less | Total | 25,241 | 19,737 | 1,596 | 1,981 | 5,684 | 54,239 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 17 | 7 | 1 | 0 | 0 | 25 |
| 1 | Collector Passenger Vehicle | 2019 | 10 | 12 | 0 | 0 | 0 | 22 |
| 1 | Collector Passenger Vehicle | 2020 | 10 | 6 | 0 | 0 | 0 | 16 |
| 1 | Collector Passenger Vehicle | 2021 | 11 | 13 | 1 | 0 | 0 | 25 |
| 1 | Collector Passenger Vehicle | 2022 | 10 | 6 | 0 | 0 | 0 | 16 |
| 1 | Collector Passenger Vehicle | Total | 58 | 44 | 2 | 0 | 0 | 104 |
| 1 | Collector Truck 4540 kg or less | 2018 | 2 | 4 | 0 | 0 | 0 | 6 |
| 1 | Collector Truck 4540 kg or less | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Collector Truck 4540 kg or less | 2020 | 4 | 1 | 0 | 0 | 0 | 5 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 4 | 0 | 0 | 0 | 4 |
| 1 | Collector Truck 4540 kg or less | 2022 | 3 | 5 | 0 | 0 | 0 | 8 |
| 1 | Collector Truck 4540 kg or less | Total | 10 | 15 | 0 | 0 | 0 | 25 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 44 | 33 | 3 | 4 | 0 | 84 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 37 | 35 | 4 | 2 | 0 | 78 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 19 | 14 | 4 | 2 | 0 | 39 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 22 | 23 | 2 | 2 | 0 | 49 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 26 | 13 | 0 | 2 | 0 | 41 |
| 1 | Disabled Persons/Private/Business Bus | Total | 148 | 118 | 13 | 12 | 0 | 291 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|---------------|------------|--------------|------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 3 | 477 | 0 | 0 | 0 | 480 |
| 1 | Farm Passenger Vehicle | 2019 | 2 | 483 | 0 | 0 | 0 | 485 |
| 1 | Farm Passenger Vehicle | 2020 | 2 | 358 | 0 | 1 | 0 | 361 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 398 | 0 | 0 | 0 | 398 |
| 1 | Farm Passenger Vehicle | 2022 | 2 | 394 | 0 | 0 | 0 | 396 |
| 1 | Farm Passenger Vehicle | Total | 9 | 2,110 | 0 | 1 | 0 | 2,120 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 20 | 1,718 | 3 | 8 | 54 | 1,803 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 18 | 1,781 | 1 | 5 | 37 | 1,842 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 15 | 1,864 | 3 | 7 | 34 | 1,923 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 8 | 1,827 | 0 | 3 | 36 | 1,874 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 10 | 1,433 | 0 | 5 | 30 | 1,478 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 71 | 8,623 | 7 | 28 | 191 | 8,920 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 24 | 0 | 5 | 0 | 29 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 20 | 0 | 1 | 0 | 21 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 14 | 0 | 1 | 0 | 15 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 18 | 0 | 3 | 0 | 21 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 17 | 0 | 1 | 0 | 18 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 93 | 0 | 11 | 0 | 104 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 177 | 18 | 0 | 0 | 9 | 204 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 230 | 23 | 2 | 1 | 21 | 277 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 205 | 26 | 5 | 1 | 14 | 251 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 383 | 47 | 2 | 3 | 20 | 455 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 536 | 14 | 0 | 3 | 14 | 567 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 1,531 | 128 | 9 | 8 | 78 | 1,754 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 2 | 1 | 0 | 0 | 3 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 2 | 0 | 0 | 2 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 7 | 2 | 3 | 0 | 0 | 12 |
| 1 | Pleasure Motorhome | 2018 | 22 | 56 | 1 | 2 | 0 | 81 |
| 1 | Pleasure Motorhome | 2019 | 24 | 42 | 2 | 0 | 0 | 68 |
| 1 | Pleasure Motorhome | 2020 | 20 | 25 | 0 | 1 | 0 | 46 |
| 1 | Pleasure Motorhome | 2021 | 18 | 26 | 0 | 3 | 0 | 47 |
| 1 | Pleasure Motorhome | 2022 | 14 | 12 | 0 | 1 | 0 | 27 |
| 1 | Pleasure Motorhome | Total | 98 | 161 | 3 | 7 | 0 | 269 |
| 1 | Pleasure Passenger Vehicle | 2018 | 15,329 | 8,246 | 130 | 322 | 0 | 24,027 |
| 1 | Pleasure Passenger Vehicle | 2019 | 14,501 | 8,115 | 133 | 318 | 0 | 23,067 |
| 1 | Pleasure Passenger Vehicle | 2020 | 12,016 | 7,080 | 147 | 289 | 0 | 19,532 |
| 1 | Pleasure Passenger Vehicle | 2021 | 14,845 | 8,062 | 112 | 304 | 0 | 23,323 |
| 1 | Pleasure Passenger Vehicle | 2022 | 12,611 | 7,137 | 108 | 232 | 0 | 20,088 |
| 1 | Pleasure Passenger Vehicle | Total | 69,302 | 38,640 | 630 | 1,465 | 0 | 110,037 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|----------------|----------------|--------------|--------------|---------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 1,324 | 2,208 | 114 | 191 | 0 | 3,837 |
| 1 | Pleasure Truck | 2019 | 1,338 | 2,131 | 100 | 218 | 0 | 3,787 |
| 1 | Pleasure Truck | 2020 | 1,253 | 2,293 | 91 | 189 | 0 | 3,826 |
| 1 | Pleasure Truck | 2021 | 1,406 | 2,224 | 94 | 159 | 0 | 3,883 |
| 1 | Pleasure Truck | 2022 | 1,139 | 1,805 | 87 | 159 | 0 | 3,190 |
| 1 | Pleasure Truck | Total | 6,460 | 10,661 | 486 | 916 | 0 | 18,523 |
| 1 | Major Class Total | 2018 | 64,412 | 29,177 | 1,076 | 1,456 | 5,236 | 101,357 |
| 1 | Major Class Total | 2019 | 60,299 | 28,519 | 1,058 | 1,486 | 5,127 | 96,489 |
| 1 | Major Class Total | 2020 | 44,690 | 25,665 | 902 | 1,363 | 3,723 | 76,343 |
| 1 | Major Class Total | 2021 | 55,172 | 28,124 | 936 | 1,368 | 4,100 | 89,700 |
| 1 | Major Class Total | 2022 | 46,903 | 23,885 | 819 | 1,091 | 3,650 | 76,348 |
| 1 | Major Class Total | Total | 271,476 | 135,370 | 4,791 | 6,764 | 21,836 | 440,237 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|--------------|------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 2 | Artisan Truck | 2019 | 1 | 5 | 0 | 0 | 0 | 6 |
| 2 | Artisan Truck | 2020 | 6 | 1 | 0 | 0 | 0 | 7 |
| 2 | Artisan Truck | 2021 | 4 | 2 | 0 | 0 | 2 | 8 |
| 2 | Artisan Truck | 2022 | 4 | 1 | 0 | 0 | 2 | 7 |
| 2 | Artisan Truck | Total | 18 | 9 | 0 | 0 | 4 | 31 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 301 | 90 | 6 | 1 | 0 | 398 |
| 2 | Common Carrier Vehicle Local | 2019 | 284 | 76 | 4 | 7 | 0 | 371 |
| 2 | Common Carrier Vehicle Local | 2020 | 269 | 83 | 5 | 3 | 0 | 360 |
| 2 | Common Carrier Vehicle Local | 2021 | 335 | 94 | 16 | 6 | 0 | 451 |
| 2 | Common Carrier Vehicle Local | 2022 | 279 | 76 | 8 | 2 | 0 | 365 |
| 2 | Common Carrier Vehicle Local | Total | 1,468 | 419 | 39 | 19 | 0 | 1,945 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 53 | 3 | 0 | 0 | 0 | 56 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 45 | 6 | 0 | 0 | 0 | 51 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 30 | 4 | 0 | 0 | 0 | 34 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 36 | 11 | 0 | 0 | 0 | 47 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 23 | 4 | 0 | 0 | 0 | 27 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 187 | 28 | 0 | 0 | 0 | 215 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 5 | 3 | 0 | 0 | 0 | 8 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 10 | 4 | 0 | 0 | 0 | 14 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 20 | 4 | 0 | 0 | 0 | 24 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 27 | 9 | 0 | 0 | 0 | 36 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 22 | 12 | 0 | 0 | 0 | 34 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 84 | 32 | 0 | 0 | 0 | 116 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 33 | 29 | 0 | 0 | 0 | 62 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 45 | 31 | 0 | 0 | 0 | 76 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 43 | 24 | 0 | 0 | 0 | 67 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 39 | 26 | 0 | 0 | 0 | 65 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 39 | 22 | 0 | 0 | 0 | 61 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 199 | 132 | 0 | 0 | 0 | 331 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 2 | 2 | 1 | 0 | 0 | 5 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 3 | 5 | 0 | 0 | 0 | 8 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 1 | 4 | 1 | 0 | 0 | 6 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 6 | 12 | 2 | 0 | 0 | 20 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|--------------|------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 21 | 17 | 0 | 0 | 0 | 38 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 20 | 12 | 0 | 0 | 0 | 32 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 23 | 15 | 0 | 0 | 0 | 38 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 21 | 5 | 0 | 0 | 0 | 26 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 19 | 11 | 0 | 1 | 0 | 31 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 104 | 60 | 0 | 1 | 0 | 165 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 294 | 131 | 2 | 3 | 0 | 430 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 243 | 113 | 2 | 3 | 0 | 361 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 196 | 84 | 1 | 5 | 0 | 286 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 233 | 110 | 6 | 1 | 0 | 350 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 151 | 85 | 1 | 1 | 0 | 238 |
| 2 | Dealer All Uses except Motorcycles | Total | 1,117 | 523 | 12 | 13 | 0 | 1,665 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 1 | 3 | 0 | 0 | 0 | 4 |
| 2 | Dealer Motorcycle | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Dealer Motorcycle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 4 | 4 | 0 | 0 | 0 | 8 |
| 2 | Dealer Trailer | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Dealer Trailer | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Dealer Trailer | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Trailer | Total | 2 | 4 | 0 | 0 | 0 | 6 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 135 | 0 | 1 | 0 | 136 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 2 | 136 | 0 | 0 | 0 | 138 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 1 | 179 | 0 | 0 | 0 | 180 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 131 | 0 | 0 | 0 | 131 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 143 | 0 | 0 | 0 | 143 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 3 | 724 | 0 | 1 | 0 | 728 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 1 | 0 | 1 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 1 | 0 | 1 |
| 2 | Other Truck | 2018 | 201 | 156 | 7 | 3 | 47 | 414 |
| 2 | Other Truck | 2019 | 180 | 151 | 7 | 5 | 71 | 414 |
| 2 | Other Truck | 2020 | 162 | 165 | 13 | 6 | 63 | 409 |
| 2 | Other Truck | 2021 | 205 | 174 | 8 | 7 | 49 | 443 |
| 2 | Other Truck | 2022 | 173 | 133 | 6 | 5 | 40 | 357 |
| 2 | Other Truck | Total | 921 | 779 | 41 | 26 | 270 | 2,037 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 14 | 0 | 0 | 0 | 14 |
| 2 | Petroleum/Chemical Truck | 2019 | 2 | 10 | 0 | 0 | 0 | 12 |
| 2 | Petroleum/Chemical Truck | 2020 | 2 | 9 | 0 | 0 | 0 | 11 |
| 2 | Petroleum/Chemical Truck | 2021 | 1 | 10 | 0 | 0 | 0 | 11 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 7 | 0 | 0 | 0 | 7 |
| 2 | Petroleum/Chemical Truck | Total | 5 | 50 | 0 | 0 | 0 | 55 |
| 2 | Repairer | 2018 | 9 | 4 | 1 | 0 | 0 | 14 |
| 2 | Repairer | 2019 | 10 | 5 | 0 | 1 | 0 | 16 |
| 2 | Repairer | 2020 | 9 | 4 | 0 | 0 | 0 | 13 |
| 2 | Repairer | 2021 | 11 | 4 | 1 | 1 | 0 | 17 |
| 2 | Repairer | 2022 | 3 | 3 | 1 | 1 | 0 | 8 |
| 2 | Repairer | Total | 42 | 20 | 3 | 3 | 0 | 68 |
| 2 | Sand/Gravel Truck | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2019 | 3 | 1 | 0 | 0 | 0 | 4 |
| 2 | Sand/Gravel Truck | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | Total | 7 | 5 | 0 | 0 | 0 | 12 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 20 | 14 | 0 | 0 | 0 | 34 |
| 2 | Tow Truck | 2019 | 18 | 13 | 0 | 0 | 0 | 31 |
| 2 | Tow Truck | 2020 | 8 | 15 | 0 | 0 | 0 | 23 |
| 2 | Tow Truck | 2021 | 12 | 15 | 0 | 1 | 0 | 28 |
| 2 | Tow Truck | 2022 | 10 | 10 | 0 | 0 | 0 | 20 |
| 2 | Tow Truck | Total | 68 | 67 | 0 | 1 | 0 | 136 |
| 2 | Major Class Total | 2018 | 942 | 599 | 16 | 9 | 47 | 1,613 |
| 2 | Major Class Total | 2019 | 867 | 569 | 14 | 16 | 71 | 1,537 |
| 2 | Major Class Total | 2020 | 771 | 590 | 19 | 14 | 63 | 1,457 |
| 2 | Major Class Total | 2021 | 930 | 597 | 31 | 16 | 51 | 1,625 |
| 2 | Major Class Total | 2022 | 725 | 513 | 17 | 10 | 42 | 1,307 |
| 2 | Major Class Total | Total | 4,235 | 2,868 | 97 | 65 | 274 | 7,539 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | Charter Bus Local | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | 2021 | 4 | 0 | 0 | 0 | 0 | 4 |
| 3 | Charter Bus Local | 2022 | 7 | 0 | 0 | 0 | 0 | 7 |
| 3 | Charter Bus Local | Total | 16 | 0 | 0 | 0 | 0 | 16 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 3 | 3 | 0 | 0 | 0 | 6 |
| 3 | Funeral Passenger Vehicle | 2019 | 4 | 7 | 0 | 0 | 0 | 11 |
| 3 | Funeral Passenger Vehicle | 2020 | 1 | 4 | 0 | 0 | 0 | 5 |
| 3 | Funeral Passenger Vehicle | 2021 | 2 | 5 | 0 | 0 | 0 | 7 |
| 3 | Funeral Passenger Vehicle | 2022 | 1 | 4 | 0 | 0 | 0 | 5 |
| 3 | Funeral Passenger Vehicle | Total | 11 | 23 | 0 | 0 | 0 | 34 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 8 | 8 | 0 | 0 | 0 | 16 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 13 | 8 | 0 | 0 | 0 | 21 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 5 | 8 | 0 | 0 | 0 | 13 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 11 | 1 | 0 | 0 | 0 | 12 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 8 | 13 | 0 | 0 | 0 | 21 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 45 | 38 | 0 | 0 | 0 | 83 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 148 | 40 | 1 | 1 | 0 | 190 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 121 | 54 | 0 | 0 | 0 | 175 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 123 | 60 | 0 | 2 | 0 | 185 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 114 | 55 | 1 | 2 | 0 | 172 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 79 | 49 | 1 | 1 | 0 | 130 |
| 3 | Police/Emergency Passenger Vehicle | Total | 585 | 258 | 3 | 6 | 0 | 852 |
| 3 | Police/Emergency Truck | 2018 | 1 | 5 | 0 | 0 | 0 | 6 |
| 3 | Police/Emergency Truck | 2019 | 3 | 5 | 1 | 0 | 0 | 9 |
| 3 | Police/Emergency Truck | 2020 | 6 | 16 | 1 | 0 | 0 | 23 |
| 3 | Police/Emergency Truck | 2021 | 8 | 13 | 0 | 1 | 0 | 22 |
| 3 | Police/Emergency Truck | 2022 | 4 | 6 | 0 | 0 | 0 | 10 |
| 3 | Police/Emergency Truck | Total | 22 | 45 | 2 | 1 | 0 | 70 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|--------------|------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 34 | 35 | 1 | 2 | 0 | 72 |
| 3 | School Bus Local | 2019 | 19 | 19 | 3 | 1 | 0 | 42 |
| 3 | School Bus Local | 2020 | 14 | 18 | 0 | 0 | 0 | 32 |
| 3 | School Bus Local | 2021 | 15 | 30 | 0 | 1 | 0 | 46 |
| 3 | School Bus Local | 2022 | 25 | 35 | 1 | 2 | 0 | 63 |
| 3 | School Bus Local | Total | 107 | 137 | 5 | 6 | 0 | 255 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 580 | 53 | 21 | 1 | 0 | 655 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 579 | 61 | 24 | 4 | 0 | 668 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 325 | 40 | 18 | 2 | 0 | 385 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 440 | 48 | 13 | 2 | 0 | 503 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 417 | 57 | 21 | 2 | 0 | 497 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 2,341 | 259 | 97 | 11 | 0 | 2,708 |
| 3 | Transit Bus Local | 2018 | 0 | 5 | 1 | 0 | 0 | 6 |
| 3 | Transit Bus Local | 2019 | 0 | 9 | 0 | 0 | 0 | 9 |
| 3 | Transit Bus Local | 2020 | 0 | 3 | 0 | 0 | 0 | 3 |
| 3 | Transit Bus Local | 2021 | 0 | 3 | 0 | 0 | 0 | 3 |
| 3 | Transit Bus Local | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 | Transit Bus Local | Total | 0 | 22 | 1 | 0 | 0 | 23 |
| 3 | U-Drive Bus | 2018 | 4 | 2 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Bus | 2019 | 4 | 1 | 0 | 0 | 0 | 5 |
| 3 | U-Drive Bus | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Bus | 2021 | 5 | 0 | 0 | 0 | 0 | 5 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 13 | 4 | 0 | 0 | 0 | 17 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 4 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Motorhome | 2019 | 0 | 4 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Motorhome | 2020 | 1 | 3 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Motorhome | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Motorhome | 2022 | 2 | 4 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Motorhome | Total | 4 | 16 | 0 | 0 | 0 | 20 |
| 3 | U-Drive Passenger Vehicle | 2018 | 1,237 | 139 | 16 | 16 | 0 | 1,408 |
| 3 | U-Drive Passenger Vehicle | 2019 | 1,111 | 143 | 11 | 17 | 0 | 1,282 |
| 3 | U-Drive Passenger Vehicle | 2020 | 821 | 101 | 16 | 7 | 0 | 945 |
| 3 | U-Drive Passenger Vehicle | 2021 | 987 | 103 | 14 | 9 | 0 | 1,113 |
| 3 | U-Drive Passenger Vehicle | 2022 | 978 | 116 | 11 | 9 | 0 | 1,114 |
| 3 | U-Drive Passenger Vehicle | Total | 5,134 | 602 | 68 | 58 | 0 | 5,862 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|--------------|------------|------------|----------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 220 | 32 | 17 | 11 | 0 | 280 |
| 3 | U-Drive Truck | 2019 | 209 | 32 | 15 | 4 | 0 | 260 |
| 3 | U-Drive Truck | 2020 | 134 | 30 | 8 | 7 | 0 | 179 |
| 3 | U-Drive Truck | 2021 | 150 | 13 | 7 | 0 | 0 | 170 |
| 3 | U-Drive Truck | 2022 | 133 | 14 | 4 | 4 | 0 | 155 |
| 3 | U-Drive Truck | Total | 846 | 121 | 51 | 26 | 0 | 1,044 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 53 | 2 | 0 | 0 | 0 | 55 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 78 | 3 | 0 | 0 | 0 | 81 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 43 | 5 | 0 | 0 | 0 | 48 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 76 | 7 | 0 | 0 | 0 | 83 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 67 | 6 | 0 | 0 | 0 | 73 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 317 | 23 | 0 | 0 | 0 | 340 |
| 3 | Major Class Total | 2018 | 2,291 | 328 | 57 | 31 | 0 | 2,707 |
| 3 | Major Class Total | 2019 | 2,142 | 346 | 54 | 26 | 0 | 2,568 |
| 3 | Major Class Total | 2020 | 1,474 | 289 | 43 | 18 | 0 | 1,824 |
| 3 | Major Class Total | 2021 | 1,813 | 279 | 35 | 15 | 0 | 2,142 |
| 3 | Major Class Total | 2022 | 1,721 | 306 | 38 | 18 | 0 | 2,083 |
| 3 | Major Class Total | Total | 9,441 | 1,548 | 227 | 108 | 0 | 11,324 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|-----------|----------|-----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 9 | 0 | 0 | 0 | 0 | 9 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 4 | 1 | 0 | 0 | 0 | 5 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 4 | 0 | 0 | 0 | 0 | 4 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 4 | 0 | 0 | 0 | 0 | 4 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 22 | 2 | 0 | 0 | 0 | 24 |
| 4 | All Purpose Motorcycle | 2018 | 35 | 5 | 2 | 1 | 2 | 45 |
| 4 | All Purpose Motorcycle | 2019 | 34 | 12 | 0 | 0 | 2 | 48 |
| 4 | All Purpose Motorcycle | 2020 | 16 | 2 | 1 | 0 | 2 | 21 |
| 4 | All Purpose Motorcycle | 2021 | 19 | 3 | 0 | 0 | 3 | 25 |
| 4 | All Purpose Motorcycle | 2022 | 19 | 5 | 1 | 0 | 3 | 28 |
| 4 | All Purpose Motorcycle | Total | 123 | 27 | 4 | 1 | 12 | 167 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 3 | 3 | 0 | 0 | 0 | 6 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 4 | 1 | 0 | 0 | 0 | 5 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 3 | 1 | 0 | 0 | 0 | 4 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 15 | 5 | 0 | 0 | 0 | 20 |
| 4 | Pleasure Motorcycle | 2018 | 114 | 108 | 3 | 1 | 0 | 226 |
| 4 | Pleasure Motorcycle | 2019 | 109 | 93 | 3 | 3 | 0 | 208 |
| 4 | Pleasure Motorcycle | 2020 | 132 | 94 | 0 | 1 | 0 | 227 |
| 4 | Pleasure Motorcycle | 2021 | 134 | 114 | 3 | 1 | 0 | 252 |
| 4 | Pleasure Motorcycle | 2022 | 107 | 72 | 3 | 1 | 0 | 183 |
| 4 | Pleasure Motorcycle | Total | 596 | 481 | 12 | 7 | 0 | 1,096 |
| 4 | Major Class Total | 2018 | 161 | 116 | 5 | 2 | 2 | 286 |
| 4 | Major Class Total | 2019 | 151 | 107 | 3 | 3 | 2 | 266 |
| 4 | Major Class Total | 2020 | 155 | 97 | 1 | 1 | 2 | 256 |
| 4 | Major Class Total | 2021 | 159 | 117 | 3 | 1 | 3 | 283 |
| 4 | Major Class Total | 2022 | 130 | 78 | 4 | 1 | 3 | 216 |
| 4 | Major Class Total | Total | 756 | 515 | 16 | 8 | 12 | 1,307 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|--------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 32 | 29 | 2 | 0 | 0 | 63 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 37 | 35 | 1 | 3 | 0 | 76 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 26 | 40 | 1 | 0 | 0 | 67 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 13 | 24 | 0 | 0 | 0 | 37 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 16 | 39 | 1 | 0 | 0 | 56 |
| 5 | All Purpose Trailer \$2500 or less | Total | 124 | 167 | 5 | 3 | 0 | 299 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 109 | 183 | 7 | 3 | 0 | 302 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 98 | 213 | 5 | 5 | 0 | 321 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 101 | 210 | 6 | 6 | 0 | 323 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 85 | 170 | 8 | 5 | 0 | 268 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 54 | 174 | 1 | 2 | 0 | 231 |
| 5 | All Purpose Trailer \$2501 or more | Total | 447 | 950 | 27 | 21 | 0 | 1,445 |
| 5 | Major Class Total | 2018 | 141 | 212 | 9 | 3 | 0 | 365 |
| 5 | Major Class Total | 2019 | 135 | 248 | 6 | 8 | 0 | 397 |
| 5 | Major Class Total | 2020 | 127 | 250 | 7 | 6 | 0 | 390 |
| 5 | Major Class Total | 2021 | 98 | 194 | 8 | 5 | 0 | 305 |
| 5 | Major Class Total | 2022 | 70 | 213 | 2 | 2 | 0 | 287 |
| 5 | Major Class Total | Total | 571 | 1,117 | 32 | 24 | 0 | 1,744 |

**Appendix 1
Collision Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|---------------|--------------|--------------|---------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 6 | 3 | 0 | 0 | 1 | 10 |
| 1 | All Purpose Motorhome | 2019 | 6 | 7 | 0 | 0 | 0 | 13 |
| 1 | All Purpose Motorhome | 2020 | 2 | 2 | 0 | 0 | 1 | 5 |
| 1 | All Purpose Motorhome | 2021 | 6 | 3 | 0 | 0 | 0 | 9 |
| 1 | All Purpose Motorhome | 2022 | 6 | 1 | 0 | 0 | 0 | 7 |
| 1 | All Purpose Motorhome | Total | 26 | 16 | 0 | 0 | 2 | 44 |
| 1 | All Purpose Passenger Vehicle | 2018 | 16,222 | 12,191 | 531 | 570 | 2,420 | 31,934 |
| 1 | All Purpose Passenger Vehicle | 2019 | 16,757 | 9,901 | 469 | 522 | 2,589 | 30,238 |
| 1 | All Purpose Passenger Vehicle | 2020 | 16,621 | 9,910 | 467 | 528 | 2,283 | 29,809 |
| 1 | All Purpose Passenger Vehicle | 2021 | 14,837 | 8,148 | 447 | 484 | 1,962 | 25,878 |
| 1 | All Purpose Passenger Vehicle | 2022 | 12,793 | 7,146 | 360 | 406 | 1,674 | 22,379 |
| 1 | All Purpose Passenger Vehicle | Total | 77,230 | 47,296 | 2,274 | 2,510 | 10,928 | 140,238 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 4,285 | 6,401 | 764 | 597 | 1,253 | 13,300 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 4,272 | 5,014 | 738 | 678 | 1,305 | 12,007 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 4,808 | 5,566 | 649 | 653 | 1,355 | 13,031 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 3,723 | 4,239 | 579 | 606 | 1,121 | 10,268 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 3,037 | 3,299 | 455 | 461 | 872 | 8,124 |
| 1 | All Purpose Truck 4540 kg or less | Total | 20,125 | 24,519 | 3,185 | 2,995 | 5,906 | 56,730 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 16 | 33 | 0 | 0 | 0 | 49 |
| 1 | Collector Passenger Vehicle | 2019 | 15 | 28 | 0 | 0 | 0 | 43 |
| 1 | Collector Passenger Vehicle | 2020 | 17 | 23 | 0 | 0 | 0 | 40 |
| 1 | Collector Passenger Vehicle | 2021 | 10 | 16 | 0 | 0 | 0 | 26 |
| 1 | Collector Passenger Vehicle | 2022 | 13 | 11 | 0 | 0 | 0 | 24 |
| 1 | Collector Passenger Vehicle | Total | 71 | 111 | 0 | 0 | 0 | 182 |
| 1 | Collector Truck 4540 kg or less | 2018 | 3 | 6 | 0 | 0 | 0 | 9 |
| 1 | Collector Truck 4540 kg or less | 2019 | 2 | 7 | 0 | 0 | 0 | 9 |
| 1 | Collector Truck 4540 kg or less | 2020 | 1 | 10 | 0 | 0 | 0 | 11 |
| 1 | Collector Truck 4540 kg or less | 2021 | 1 | 5 | 0 | 0 | 0 | 6 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Collector Truck 4540 kg or less | Total | 7 | 30 | 0 | 0 | 0 | 37 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 12 | 54 | 15 | 7 | 0 | 88 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 50 | 64 | 27 | 3 | 0 | 144 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 36 | 38 | 26 | 7 | 0 | 107 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 51 | 47 | 26 | 8 | 0 | 132 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 32 | 49 | 11 | 3 | 0 | 95 |
| 1 | Disabled Persons/Private/Business Bus | Total | 181 | 252 | 105 | 28 | 0 | 566 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|---------------|------------|--------------|------------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 5 | 707 | 0 | 0 | 0 | 712 |
| 1 | Farm Passenger Vehicle | 2019 | 1 | 613 | 0 | 0 | 0 | 614 |
| 1 | Farm Passenger Vehicle | 2020 | 2 | 603 | 0 | 1 | 0 | 606 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 497 | 0 | 0 | 0 | 497 |
| 1 | Farm Passenger Vehicle | 2022 | 3 | 473 | 0 | 0 | 0 | 476 |
| 1 | Farm Passenger Vehicle | Total | 11 | 2,893 | 0 | 1 | 0 | 2,905 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 17 | 2,813 | 0 | 11 | 42 | 2,883 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 19 | 2,451 | 2 | 8 | 32 | 2,512 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 31 | 2,725 | 2 | 13 | 51 | 2,822 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 19 | 2,062 | 1 | 4 | 27 | 2,113 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 21 | 1,685 | 1 | 2 | 32 | 1,741 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 107 | 11,736 | 6 | 38 | 184 | 12,071 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 1 | 20 | 0 | 6 | 1 | 28 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 18 | 1 | 1 | 0 | 20 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 25 | 1 | 1 | 0 | 27 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 10 | 0 | 2 | 0 | 12 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 14 | 0 | 4 | 0 | 18 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 1 | 87 | 2 | 14 | 1 | 105 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 33 | 12 | 8 | 3 | 1 | 57 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 56 | 12 | 6 | 4 | 4 | 82 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 100 | 17 | 3 | 4 | 1 | 125 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 80 | 8 | 4 | 3 | 1 | 96 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 118 | 5 | 3 | 1 | 5 | 132 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 387 | 54 | 24 | 15 | 12 | 492 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 1 | 2 | 0 | 0 | 1 | 4 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 2 | 0 | 0 | 2 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 2 | 0 | 1 | 1 | 0 | 4 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 1 | 4 | 0 | 0 | 5 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1 | 0 | 3 | 0 | 0 | 4 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 4 | 3 | 10 | 1 | 1 | 19 |
| 1 | Pleasure Motorhome | 2018 | 84 | 197 | 3 | 7 | 0 | 291 |
| 1 | Pleasure Motorhome | 2019 | 84 | 162 | 0 | 1 | 0 | 247 |
| 1 | Pleasure Motorhome | 2020 | 100 | 175 | 5 | 2 | 0 | 282 |
| 1 | Pleasure Motorhome | 2021 | 66 | 123 | 0 | 5 | 0 | 194 |
| 1 | Pleasure Motorhome | 2022 | 58 | 95 | 4 | 4 | 0 | 161 |
| 1 | Pleasure Motorhome | Total | 392 | 752 | 12 | 19 | 0 | 1,175 |
| 1 | Pleasure Passenger Vehicle | 2018 | 6,308 | 8,096 | 178 | 358 | 1 | 14,941 |
| 1 | Pleasure Passenger Vehicle | 2019 | 6,608 | 7,357 | 171 | 328 | 0 | 14,464 |
| 1 | Pleasure Passenger Vehicle | 2020 | 7,776 | 8,198 | 177 | 361 | 0 | 16,512 |
| 1 | Pleasure Passenger Vehicle | 2021 | 7,134 | 7,095 | 155 | 304 | 0 | 14,688 |
| 1 | Pleasure Passenger Vehicle | 2022 | 6,039 | 5,849 | 134 | 242 | 0 | 12,264 |
| 1 | Pleasure Passenger Vehicle | Total | 33,865 | 36,595 | 815 | 1,593 | 1 | 72,869 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|----------------|----------------|--------------|--------------|---------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 1,089 | 3,167 | 252 | 273 | 0 | 4,781 |
| 1 | Pleasure Truck | 2019 | 1,006 | 2,772 | 246 | 304 | 0 | 4,328 |
| 1 | Pleasure Truck | 2020 | 1,426 | 3,341 | 200 | 294 | 0 | 5,261 |
| 1 | Pleasure Truck | 2021 | 1,121 | 2,440 | 168 | 254 | 0 | 3,983 |
| 1 | Pleasure Truck | 2022 | 853 | 1,925 | 132 | 187 | 0 | 3,097 |
| 1 | Pleasure Truck | Total | 5,495 | 13,645 | 998 | 1,312 | 0 | 21,450 |
| 1 | Major Class Total | 2018 | 28,082 | 33,702 | 1,751 | 1,832 | 3,720 | 69,087 |
| 1 | Major Class Total | 2019 | 28,876 | 28,406 | 1,662 | 1,849 | 3,930 | 64,723 |
| 1 | Major Class Total | 2020 | 30,922 | 30,633 | 1,531 | 1,865 | 3,691 | 68,642 |
| 1 | Major Class Total | 2021 | 27,048 | 24,694 | 1,384 | 1,670 | 3,111 | 57,907 |
| 1 | Major Class Total | 2022 | 22,974 | 20,554 | 1,103 | 1,310 | 2,583 | 48,524 |
| 1 | Major Class Total | Total | 137,902 | 137,989 | 7,431 | 8,526 | 17,035 | 308,883 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|-----------|----------|-----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 4 | 1 | 0 | 0 | 5 |
| 2 | Artisan Truck | 2019 | 3 | 9 | 0 | 0 | 2 | 14 |
| 2 | Artisan Truck | 2020 | 3 | 8 | 0 | 0 | 3 | 14 |
| 2 | Artisan Truck | 2021 | 7 | 1 | 0 | 0 | 4 | 12 |
| 2 | Artisan Truck | 2022 | 0 | 3 | 0 | 0 | 1 | 4 |
| 2 | Artisan Truck | Total | 13 | 25 | 1 | 0 | 10 | 49 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 78 | 72 | 2 | 0 | 0 | 152 |
| 2 | Common Carrier Vehicle Local | 2019 | 83 | 72 | 2 | 1 | 0 | 158 |
| 2 | Common Carrier Vehicle Local | 2020 | 95 | 74 | 5 | 0 | 0 | 174 |
| 2 | Common Carrier Vehicle Local | 2021 | 78 | 57 | 6 | 0 | 0 | 141 |
| 2 | Common Carrier Vehicle Local | 2022 | 84 | 63 | 2 | 0 | 0 | 149 |
| 2 | Common Carrier Vehicle Local | Total | 418 | 338 | 17 | 1 | 0 | 774 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 12 | 4 | 1 | 0 | 0 | 17 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 15 | 5 | 0 | 0 | 0 | 20 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 22 | 6 | 0 | 0 | 0 | 28 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 18 | 4 | 0 | 0 | 0 | 22 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 10 | 3 | 0 | 0 | 0 | 13 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 77 | 22 | 1 | 0 | 0 | 100 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 6 | 2 | 0 | 0 | 0 | 8 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 5 | 1 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 11 | 5 | 0 | 0 | 0 | 16 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 7 | 3 | 0 | 0 | 0 | 10 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 29 | 13 | 0 | 0 | 0 | 42 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 11 | 12 | 0 | 0 | 0 | 23 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 11 | 17 | 0 | 0 | 0 | 28 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 15 | 23 | 0 | 0 | 0 | 38 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 13 | 19 | 1 | 0 | 0 | 33 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 9 | 3 | 0 | 0 | 0 | 12 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 59 | 74 | 1 | 0 | 0 | 134 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 1 | 0 | 1 | 0 | 0 | 2 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 3 | 2 | 1 | 0 | 0 | 6 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 4 | 13 | 0 | 1 | 0 | 18 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 6 | 7 | 0 | 1 | 0 | 14 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 10 | 7 | 0 | 0 | 0 | 17 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 8 | 4 | 0 | 0 | 0 | 12 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 5 | 1 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 33 | 32 | 0 | 2 | 0 | 67 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 58 | 79 | 1 | 0 | 0 | 138 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 87 | 47 | 1 | 1 | 0 | 136 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 92 | 32 | 0 | 1 | 0 | 125 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 65 | 42 | 0 | 0 | 0 | 107 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 61 | 29 | 2 | 0 | 0 | 92 |
| 2 | Dealer All Uses except Motorcycles | Total | 363 | 229 | 4 | 2 | 0 | 598 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Dealer Trailer | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Trailer | 2020 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Dealer Trailer | 2021 | 2 | 2 | 0 | 0 | 0 | 4 |
| 2 | Dealer Trailer | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Dealer Trailer | Total | 3 | 8 | 0 | 0 | 0 | 11 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|--------------|------------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 2 | 340 | 0 | 1 | 0 | 343 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 258 | 0 | 1 | 0 | 259 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 1 | 370 | 0 | 2 | 0 | 373 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 1 | 275 | 0 | 2 | 0 | 278 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 224 | 0 | 0 | 0 | 224 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 4 | 1,467 | 0 | 6 | 0 | 1,477 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2018 | 162 | 356 | 36 | 15 | 64 | 633 |
| 2 | Other Truck | 2019 | 206 | 316 | 30 | 14 | 70 | 636 |
| 2 | Other Truck | 2020 | 249 | 370 | 29 | 23 | 103 | 774 |
| 2 | Other Truck | 2021 | 229 | 261 | 24 | 17 | 74 | 605 |
| 2 | Other Truck | 2022 | 154 | 197 | 13 | 19 | 45 | 428 |
| 2 | Other Truck | Total | 1,000 | 1,500 | 132 | 88 | 356 | 3,076 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 30 | 0 | 0 | 0 | 30 |
| 2 | Petroleum/Chemical Truck | 2019 | 1 | 17 | 1 | 0 | 0 | 19 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 10 | 1 | 0 | 0 | 11 |
| 2 | Petroleum/Chemical Truck | 2021 | 1 | 18 | 0 | 0 | 0 | 19 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 7 | 0 | 0 | 0 | 7 |
| 2 | Petroleum/Chemical Truck | Total | 2 | 82 | 2 | 0 | 0 | 86 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2021 | 0 | 0 | 1 | 0 | 0 | 1 |
| 2 | Sand/Gravel Truck | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Sand/Gravel Truck | Total | 2 | 1 | 1 | 0 | 0 | 4 |

**Appendix 1
 Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|--------------|--------------|------------|------------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 5 | 11 | 2 | 1 | 0 | 19 |
| 2 | Tow Truck | 2019 | 5 | 14 | 1 | 0 | 0 | 20 |
| 2 | Tow Truck | 2020 | 7 | 9 | 1 | 2 | 0 | 19 |
| 2 | Tow Truck | 2021 | 3 | 8 | 1 | 0 | 0 | 12 |
| 2 | Tow Truck | 2022 | 2 | 8 | 0 | 0 | 0 | 10 |
| 2 | Tow Truck | Total | 22 | 50 | 5 | 3 | 0 | 80 |
| 2 | Major Class Total | 2018 | 333 | 926 | 43 | 18 | 64 | 1,384 |
| 2 | Major Class Total | 2019 | 424 | 764 | 35 | 18 | 72 | 1,313 |
| 2 | Major Class Total | 2020 | 500 | 913 | 37 | 28 | 106 | 1,584 |
| 2 | Major Class Total | 2021 | 437 | 698 | 33 | 19 | 78 | 1,265 |
| 2 | Major Class Total | 2022 | 334 | 542 | 17 | 19 | 46 | 958 |
| 2 | Major Class Total | Total | 2,028 | 3,843 | 165 | 102 | 366 | 6,504 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|------------|-----------|-----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | Charter Bus Local | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Charter Bus Local | Total | 5 | 1 | 0 | 0 | 0 | 6 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 2 | 8 | 0 | 1 | 0 | 11 |
| 3 | Funeral Passenger Vehicle | 2019 | 1 | 2 | 0 | 1 | 0 | 4 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 5 | 0 | 2 | 0 | 7 |
| 3 | Funeral Passenger Vehicle | 2021 | 1 | 3 | 0 | 0 | 0 | 4 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 1 | 0 | 1 | 0 | 2 |
| 3 | Funeral Passenger Vehicle | Total | 4 | 19 | 0 | 5 | 0 | 28 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 5 | 1 | 0 | 0 | 0 | 6 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 9 | 1 | 0 | 0 | 0 | 10 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 5 | 1 | 0 | 0 | 0 | 6 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 22 | 4 | 0 | 0 | 0 | 26 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 4 | 33 | 1 | 3 | 0 | 41 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 6 | 52 | 5 | 2 | 0 | 65 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 2 | 53 | 2 | 6 | 0 | 63 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 5 | 26 | 2 | 0 | 0 | 33 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 3 | 20 | 0 | 0 | 0 | 23 |
| 3 | Police/Emergency Passenger Vehicle | Total | 20 | 184 | 10 | 11 | 0 | 225 |
| 3 | Police/Emergency Truck | 2018 | 0 | 5 | 1 | 0 | 0 | 6 |
| 3 | Police/Emergency Truck | 2019 | 0 | 19 | 3 | 1 | 0 | 23 |
| 3 | Police/Emergency Truck | 2020 | 0 | 17 | 1 | 1 | 0 | 19 |
| 3 | Police/Emergency Truck | 2021 | 0 | 12 | 2 | 0 | 0 | 14 |
| 3 | Police/Emergency Truck | 2022 | 0 | 6 | 0 | 0 | 0 | 6 |
| 3 | Police/Emergency Truck | Total | 0 | 59 | 7 | 2 | 0 | 68 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|--------------|------------|------------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 3 | 24 | 7 | 3 | 0 | 37 |
| 3 | School Bus Local | 2019 | 6 | 16 | 4 | 2 | 0 | 28 |
| 3 | School Bus Local | 2020 | 2 | 16 | 4 | 3 | 0 | 25 |
| 3 | School Bus Local | 2021 | 18 | 14 | 2 | 3 | 0 | 37 |
| 3 | School Bus Local | 2022 | 9 | 9 | 2 | 4 | 0 | 24 |
| 3 | School Bus Local | Total | 38 | 79 | 19 | 15 | 0 | 151 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 138 | 13 | 33 | 0 | 0 | 184 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 203 | 18 | 41 | 1 | 0 | 263 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 208 | 33 | 35 | 1 | 0 | 277 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 120 | 13 | 19 | 2 | 0 | 154 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 95 | 18 | 24 | 0 | 0 | 137 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 764 | 95 | 152 | 4 | 0 | 1,015 |
| 3 | Transit Bus Local | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 | Transit Bus Local | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Transit Bus Local | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 | Transit Bus Local | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 | Transit Bus Local | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Transit Bus Local | Total | 0 | 8 | 0 | 0 | 0 | 8 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Bus | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Bus | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 2 | 2 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 5 | 1 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Motorhome | 2019 | 2 | 2 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Motorhome | 2020 | 5 | 3 | 0 | 0 | 0 | 8 |
| 3 | U-Drive Motorhome | 2021 | 0 | 3 | 0 | 0 | 0 | 3 |
| 3 | U-Drive Motorhome | 2022 | 3 | 4 | 0 | 0 | 0 | 7 |
| 3 | U-Drive Motorhome | Total | 15 | 13 | 0 | 0 | 0 | 28 |
| 3 | U-Drive Passenger Vehicle | 2018 | 240 | 89 | 7 | 18 | 0 | 354 |
| 3 | U-Drive Passenger Vehicle | 2019 | 225 | 58 | 5 | 19 | 0 | 307 |
| 3 | U-Drive Passenger Vehicle | 2020 | 146 | 39 | 3 | 10 | 0 | 198 |
| 3 | U-Drive Passenger Vehicle | 2021 | 219 | 41 | 1 | 8 | 0 | 269 |
| 3 | U-Drive Passenger Vehicle | 2022 | 214 | 30 | 2 | 1 | 0 | 247 |
| 3 | U-Drive Passenger Vehicle | Total | 1,044 | 257 | 18 | 56 | 0 | 1,375 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|------------|------------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 46 | 19 | 25 | 6 | 0 | 96 |
| 3 | U-Drive Truck | 2019 | 39 | 21 | 18 | 10 | 0 | 88 |
| 3 | U-Drive Truck | 2020 | 46 | 41 | 12 | 11 | 0 | 110 |
| 3 | U-Drive Truck | 2021 | 49 | 14 | 12 | 3 | 0 | 78 |
| 3 | U-Drive Truck | 2022 | 39 | 11 | 9 | 1 | 0 | 60 |
| 3 | U-Drive Truck | Total | 219 | 106 | 76 | 31 | 0 | 432 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 33 | 0 | 0 | 0 | 0 | 33 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 67 | 0 | 3 | 0 | 0 | 70 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 56 | 0 | 0 | 0 | 0 | 56 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 44 | 0 | 0 | 1 | 0 | 45 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 25 | 1 | 1 | 1 | 0 | 28 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 225 | 1 | 4 | 2 | 0 | 232 |
| 3 | Major Class Total | 2018 | 476 | 195 | 74 | 31 | 0 | 776 |
| 3 | Major Class Total | 2019 | 559 | 190 | 79 | 36 | 0 | 864 |
| 3 | Major Class Total | 2020 | 466 | 211 | 57 | 34 | 0 | 768 |
| 3 | Major Class Total | 2021 | 462 | 130 | 38 | 17 | 0 | 647 |
| 3 | Major Class Total | 2022 | 395 | 102 | 38 | 8 | 0 | 543 |
| 3 | Major Class Total | Total | 2,358 | 828 | 286 | 126 | 0 | 3,598 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|--------------|--------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 124 | 171 | 0 | 1 | 0 | 296 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 104 | 107 | 0 | 0 | 0 | 211 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 106 | 101 | 2 | 2 | 0 | 211 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 85 | 88 | 0 | 1 | 0 | 174 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 78 | 76 | 5 | 1 | 0 | 160 |
| 5 | All Purpose Trailer \$2500 or less | Total | 497 | 543 | 7 | 5 | 0 | 1,052 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 378 | 1,495 | 10 | 31 | 0 | 1,914 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 311 | 825 | 7 | 12 | 0 | 1,155 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 385 | 918 | 6 | 14 | 0 | 1,323 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 330 | 658 | 11 | 12 | 0 | 1,011 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 269 | 726 | 47 | 11 | 0 | 1,053 |
| 5 | All Purpose Trailer \$2501 or more | Total | 1,673 | 4,622 | 81 | 80 | 0 | 6,456 |
| 5 | Major Class Total | 2018 | 502 | 1,666 | 10 | 32 | 0 | 2,210 |
| 5 | Major Class Total | 2019 | 415 | 932 | 7 | 12 | 0 | 1,366 |
| 5 | Major Class Total | 2020 | 491 | 1,019 | 8 | 16 | 0 | 1,534 |
| 5 | Major Class Total | 2021 | 415 | 746 | 11 | 13 | 0 | 1,185 |
| 5 | Major Class Total | 2022 | 347 | 802 | 52 | 12 | 0 | 1,213 |
| 5 | Major Class Total | Total | 2,170 | 5,165 | 88 | 85 | 0 | 7,508 |

**Appendix 1
 Comprehensive Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Passenger Vehicle | 2018 | 16 | 16 | 0 | 0 | 3 | 35 |
| 1 | All Purpose Passenger Vehicle | 2019 | 22 | 12 | 0 | 0 | 2 | 36 |
| 1 | All Purpose Passenger Vehicle | 2020 | 13 | 5 | 0 | 0 | 1 | 19 |
| 1 | All Purpose Passenger Vehicle | 2021 | 13 | 4 | 1 | 1 | 0 | 19 |
| 1 | All Purpose Passenger Vehicle | 2022 | 16 | 12 | 0 | 0 | 3 | 31 |
| 1 | All Purpose Passenger Vehicle | Total | 80 | 49 | 1 | 1 | 9 | 140 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 4 | 4 | 0 | 0 | 0 | 8 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 3 | 3 | 0 | 0 | 0 | 6 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 1 | 3 | 0 | 0 | 0 | 4 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 6 | 2 | 1 | 0 | 0 | 9 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 2 | 3 | 1 | 0 | 2 | 8 |
| 1 | All Purpose Truck 4540 kg or less | Total | 16 | 15 | 2 | 0 | 2 | 35 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 0 | 3 | 0 | 1 | 0 | 4 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 0 | 6 | 0 | 1 | 0 | 7 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Pleasure Motorhome | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Pleasure Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | Total | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Passenger Vehicle | 2018 | 17 | 5 | 0 | 0 | 0 | 22 |
| 1 | Pleasure Passenger Vehicle | 2019 | 7 | 5 | 0 | 0 | 0 | 12 |
| 1 | Pleasure Passenger Vehicle | 2020 | 8 | 5 | 0 | 1 | 0 | 14 |
| 1 | Pleasure Passenger Vehicle | 2021 | 9 | 6 | 0 | 0 | 0 | 15 |
| 1 | Pleasure Passenger Vehicle | 2022 | 11 | 5 | 0 | 0 | 0 | 16 |
| 1 | Pleasure Passenger Vehicle | Total | 52 | 26 | 0 | 1 | 0 | 79 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|------------|------------|----------|----------|-----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 1 | Pleasure Truck | 2019 | 2 | 6 | 0 | 0 | 0 | 8 |
| 1 | Pleasure Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Truck | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Truck | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Truck | Total | 5 | 10 | 0 | 0 | 0 | 15 |
| 1 | Major Class Total | 2018 | 37 | 31 | 0 | 0 | 3 | 71 |
| 1 | Major Class Total | 2019 | 34 | 30 | 0 | 1 | 2 | 67 |
| 1 | Major Class Total | 2020 | 23 | 13 | 0 | 1 | 1 | 38 |
| 1 | Major Class Total | 2021 | 30 | 13 | 2 | 1 | 0 | 46 |
| 1 | Major Class Total | 2022 | 30 | 21 | 1 | 0 | 5 | 57 |
| 1 | Major Class Total | Total | 154 | 108 | 3 | 3 | 11 | 279 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Vehicle Local | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Other Truck | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Other Truck | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Other Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | Total | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
 Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Major Class Total | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Major Class Total | 2019 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Major Class Total | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Major Class Total | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Major Class Total | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Major Class Total | Total | 5 | 2 | 0 | 0 | 0 | 7 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Passenger Vehicle | 2018 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Passenger Vehicle | 2019 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Passenger Vehicle | 2020 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Passenger Vehicle | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Passenger Vehicle | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Passenger Vehicle | Total | 10 | 2 | 0 | 0 | 0 | 12 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Major Class Total | 2018 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | Major Class Total | 2019 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Major Class Total | 2020 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | Major Class Total | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Major Class Total | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Major Class Total | Total | 10 | 2 | 0 | 0 | 0 | 12 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Bodily Injury Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2021 | 2 | 1 | 0 | 0 | 0 | 3 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Off Road Vehicle All Purpose | Total | 3 | 8 | 0 | 0 | 0 | 11 |
| 6 | Major Class Total | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 6 | Major Class Total | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2021 | 2 | 1 | 0 | 0 | 0 | 3 |
| 6 | Major Class Total | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Major Class Total | Total | 3 | 8 | 0 | 0 | 0 | 11 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|---------------|------------|------------|--------------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | All Purpose Motorhome | 2019 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | All Purpose Motorhome | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | All Purpose Motorhome | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 8 | 0 | 0 | 0 | 0 | 8 |
| 1 | All Purpose Passenger Vehicle | 2018 | 15,114 | 2,976 | 105 | 121 | 1,207 | 19,523 |
| 1 | All Purpose Passenger Vehicle | 2019 | 13,968 | 2,705 | 126 | 127 | 1,157 | 18,083 |
| 1 | All Purpose Passenger Vehicle | 2020 | 8,896 | 1,907 | 94 | 74 | 559 | 11,530 |
| 1 | All Purpose Passenger Vehicle | 2021 | 11,629 | 2,360 | 109 | 128 | 805 | 15,031 |
| 1 | All Purpose Passenger Vehicle | 2022 | 11,214 | 2,291 | 113 | 106 | 813 | 14,537 |
| 1 | All Purpose Passenger Vehicle | Total | 60,821 | 12,239 | 547 | 556 | 4,541 | 78,704 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 2,956 | 1,223 | 131 | 151 | 563 | 5,024 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 2,793 | 1,176 | 128 | 124 | 481 | 4,702 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 2,029 | 889 | 110 | 118 | 351 | 3,497 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 2,383 | 1,012 | 110 | 117 | 447 | 4,069 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 2,284 | 963 | 90 | 112 | 422 | 3,871 |
| 1 | All Purpose Truck 4540 kg or less | Total | 12,445 | 5,263 | 569 | 622 | 2,264 | 21,163 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Collector Passenger Vehicle | 2018 | 1 | 2 | 0 | 0 | 0 | 3 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 4 | 0 | 0 | 0 | 4 |
| 1 | Collector Passenger Vehicle | 2020 | 4 | 1 | 0 | 0 | 0 | 5 |
| 1 | Collector Passenger Vehicle | 2021 | 3 | 0 | 1 | 0 | 0 | 4 |
| 1 | Collector Passenger Vehicle | 2022 | 5 | 1 | 0 | 0 | 0 | 6 |
| 1 | Collector Passenger Vehicle | Total | 13 | 8 | 1 | 0 | 0 | 22 |
| 1 | Collector Truck 4540 kg or less | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 1 | 2 | 0 | 0 | 0 | 3 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Collector Truck 4540 kg or less | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Collector Truck 4540 kg or less | Total | 3 | 5 | 0 | 0 | 0 | 8 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 24 | 6 | 5 | 1 | 0 | 36 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 30 | 9 | 4 | 3 | 0 | 46 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 13 | 5 | 1 | 0 | 0 | 19 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 24 | 12 | 0 | 1 | 0 | 37 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 30 | 10 | 1 | 2 | 0 | 43 |
| 1 | Disabled Persons/Private/Business Bus | Total | 121 | 42 | 11 | 7 | 0 | 181 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|---------------|------------|------------|-----------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 1 | 85 | 0 | 0 | 0 | 86 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 92 | 0 | 0 | 0 | 92 |
| 1 | Farm Passenger Vehicle | 2020 | 1 | 53 | 0 | 1 | 0 | 55 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 66 | 0 | 0 | 0 | 66 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 83 | 0 | 0 | 0 | 83 |
| 1 | Farm Passenger Vehicle | Total | 2 | 379 | 0 | 1 | 0 | 382 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 13 | 376 | 0 | 3 | 19 | 411 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 5 | 346 | 0 | 1 | 9 | 361 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 2 | 258 | 1 | 1 | 9 | 271 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 9 | 305 | 0 | 3 | 12 | 329 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 8 | 296 | 0 | 4 | 8 | 316 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 37 | 1,581 | 1 | 12 | 57 | 1,688 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 7 | 0 | 0 | 0 | 7 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 1 | 6 | 2 | 0 | 0 | 9 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 4 | 0 | 1 | 1 | 6 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 6 | 0 | 1 | 0 | 7 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 6 | 0 | 1 | 0 | 7 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 1 | 29 | 2 | 3 | 1 | 36 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 59 | 4 | 1 | 3 | 0 | 67 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 89 | 8 | 1 | 1 | 4 | 103 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 63 | 6 | 3 | 0 | 0 | 72 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 138 | 14 | 1 | 1 | 3 | 157 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 186 | 7 | 0 | 3 | 4 | 200 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 535 | 39 | 6 | 8 | 11 | 599 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 1 | 0 | 1 | 0 | 0 | 2 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 2 | 0 | 1 | 0 | 0 | 3 |
| 1 | Pleasure Motorhome | 2018 | 8 | 16 | 1 | 1 | 0 | 26 |
| 1 | Pleasure Motorhome | 2019 | 8 | 14 | 0 | 1 | 0 | 23 |
| 1 | Pleasure Motorhome | 2020 | 15 | 13 | 0 | 0 | 0 | 28 |
| 1 | Pleasure Motorhome | 2021 | 11 | 13 | 0 | 0 | 0 | 24 |
| 1 | Pleasure Motorhome | 2022 | 5 | 7 | 0 | 0 | 0 | 12 |
| 1 | Pleasure Motorhome | Total | 47 | 63 | 1 | 2 | 0 | 113 |
| 1 | Pleasure Passenger Vehicle | 2018 | 6,175 | 2,400 | 55 | 101 | 0 | 8,731 |
| 1 | Pleasure Passenger Vehicle | 2019 | 5,855 | 2,292 | 39 | 92 | 0 | 8,278 |
| 1 | Pleasure Passenger Vehicle | 2020 | 4,522 | 1,741 | 46 | 73 | 0 | 6,382 |
| 1 | Pleasure Passenger Vehicle | 2021 | 5,537 | 2,128 | 33 | 76 | 0 | 7,774 |
| 1 | Pleasure Passenger Vehicle | 2022 | 5,129 | 1,994 | 27 | 62 | 0 | 7,212 |
| 1 | Pleasure Passenger Vehicle | Total | 27,218 | 10,555 | 200 | 404 | 0 | 38,377 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|----------------|---------------|--------------|--------------|--------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 742 | 819 | 38 | 73 | 0 | 1,672 |
| 1 | Pleasure Truck | 2019 | 722 | 813 | 43 | 77 | 0 | 1,655 |
| 1 | Pleasure Truck | 2020 | 579 | 631 | 40 | 76 | 0 | 1,326 |
| 1 | Pleasure Truck | 2021 | 772 | 743 | 34 | 58 | 0 | 1,607 |
| 1 | Pleasure Truck | 2022 | 626 | 667 | 32 | 68 | 0 | 1,393 |
| 1 | Pleasure Truck | Total | 3,441 | 3,673 | 187 | 352 | 0 | 7,653 |
| 1 | Major Class Total | 2018 | 25,097 | 7,914 | 336 | 454 | 1,789 | 35,590 |
| 1 | Major Class Total | 2019 | 23,474 | 7,466 | 343 | 426 | 1,651 | 33,360 |
| 1 | Major Class Total | 2020 | 16,126 | 5,510 | 295 | 344 | 920 | 23,195 |
| 1 | Major Class Total | 2021 | 20,509 | 6,661 | 289 | 385 | 1,267 | 29,111 |
| 1 | Major Class Total | 2022 | 19,488 | 6,326 | 263 | 358 | 1,247 | 27,682 |
| 1 | Major Class Total | Total | 104,694 | 33,877 | 1,526 | 1,967 | 6,874 | 148,938 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|-----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 7 | 0 | 0 | 0 | 2 | 9 |
| 2 | Artisan Truck | 2019 | 9 | 3 | 0 | 0 | 0 | 12 |
| 2 | Artisan Truck | 2020 | 6 | 1 | 0 | 0 | 2 | 9 |
| 2 | Artisan Truck | 2021 | 9 | 1 | 0 | 0 | 0 | 10 |
| 2 | Artisan Truck | 2022 | 3 | 1 | 0 | 0 | 1 | 5 |
| 2 | Artisan Truck | Total | 34 | 6 | 0 | 0 | 5 | 45 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 17 | 13 | 0 | 0 | 0 | 30 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 21 | 8 | 0 | 0 | 0 | 29 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 15 | 6 | 0 | 0 | 0 | 21 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 15 | 2 | 0 | 0 | 0 | 17 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 16 | 5 | 0 | 0 | 0 | 21 |
| 2 | Cement/Brick/Exploration Truck | Total | 84 | 34 | 0 | 0 | 0 | 118 |
| 2 | Common Carrier Vehicle Local | 2018 | 124 | 31 | 2 | 0 | 0 | 157 |
| 2 | Common Carrier Vehicle Local | 2019 | 133 | 20 | 1 | 2 | 0 | 156 |
| 2 | Common Carrier Vehicle Local | 2020 | 126 | 24 | 1 | 0 | 0 | 151 |
| 2 | Common Carrier Vehicle Local | 2021 | 130 | 34 | 4 | 4 | 0 | 172 |
| 2 | Common Carrier Vehicle Local | 2022 | 130 | 29 | 2 | 0 | 0 | 161 |
| 2 | Common Carrier Vehicle Local | Total | 643 | 138 | 10 | 6 | 0 | 797 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 91 | 16 | 0 | 0 | 0 | 107 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 70 | 7 | 0 | 0 | 0 | 77 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 66 | 6 | 0 | 0 | 0 | 72 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 89 | 12 | 0 | 0 | 0 | 101 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 50 | 3 | 0 | 1 | 0 | 54 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 366 | 44 | 0 | 1 | 0 | 411 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 6 | 1 | 0 | 0 | 0 | 7 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 5 | 2 | 0 | 0 | 0 | 7 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 9 | 5 | 0 | 0 | 0 | 14 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 14 | 1 | 0 | 0 | 0 | 15 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 11 | 7 | 0 | 0 | 0 | 18 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 45 | 16 | 0 | 0 | 0 | 61 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 84 | 29 | 0 | 0 | 0 | 113 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 95 | 22 | 0 | 0 | 0 | 117 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 92 | 27 | 0 | 1 | 0 | 120 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 111 | 47 | 0 | 0 | 0 | 158 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 84 | 24 | 0 | 0 | 0 | 108 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 466 | 149 | 0 | 1 | 0 | 616 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 2 | 2 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 1 | 1 | 0 | 0 | 2 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 3 | 6 | 1 | 0 | 0 | 10 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 43 | 34 | 3 | 0 | 0 | 80 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 41 | 22 | 0 | 1 | 0 | 64 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 46 | 20 | 0 | 2 | 0 | 68 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 65 | 30 | 1 | 0 | 0 | 96 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 54 | 25 | 1 | 0 | 0 | 80 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 249 | 131 | 5 | 3 | 0 | 388 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 108 | 40 | 1 | 0 | 0 | 149 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 100 | 43 | 0 | 0 | 0 | 143 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 70 | 37 | 0 | 2 | 0 | 109 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 82 | 41 | 0 | 0 | 0 | 123 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 79 | 45 | 0 | 1 | 0 | 125 |
| 2 | Dealer All Uses except Motorcycles | Total | 439 | 206 | 1 | 3 | 0 | 649 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 52 | 0 | 1 | 0 | 53 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 2 | 51 | 0 | 0 | 0 | 53 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 1 | 62 | 0 | 1 | 0 | 64 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 47 | 0 | 1 | 0 | 48 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 1 | 48 | 0 | 0 | 0 | 49 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 4 | 260 | 0 | 3 | 0 | 267 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Logging Truck | 2019 | 0 | 1 | 0 | 1 | 0 | 2 |
| 2 | Logging Truck | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Logging Truck | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Logging Truck | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Logging Truck | Total | 0 | 7 | 0 | 1 | 0 | 8 |
| 2 | Other Truck | 2018 | 441 | 188 | 12 | 12 | 46 | 699 |
| 2 | Other Truck | 2019 | 398 | 141 | 10 | 11 | 62 | 622 |
| 2 | Other Truck | 2020 | 325 | 134 | 13 | 8 | 56 | 536 |
| 2 | Other Truck | 2021 | 450 | 173 | 6 | 5 | 56 | 690 |
| 2 | Other Truck | 2022 | 388 | 146 | 6 | 6 | 68 | 614 |
| 2 | Other Truck | Total | 2,002 | 782 | 47 | 42 | 288 | 3,161 |
| 2 | Petroleum/Chemical Truck | 2018 | 5 | 8 | 1 | 0 | 0 | 14 |
| 2 | Petroleum/Chemical Truck | 2019 | 5 | 9 | 0 | 0 | 0 | 14 |
| 2 | Petroleum/Chemical Truck | 2020 | 2 | 4 | 0 | 0 | 0 | 6 |
| 2 | Petroleum/Chemical Truck | 2021 | 2 | 7 | 0 | 0 | 0 | 9 |
| 2 | Petroleum/Chemical Truck | 2022 | 3 | 4 | 0 | 0 | 0 | 7 |
| 2 | Petroleum/Chemical Truck | Total | 17 | 32 | 1 | 0 | 0 | 50 |
| 2 | Repairer | 2018 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Repairer | 2019 | 4 | 5 | 0 | 1 | 0 | 10 |
| 2 | Repairer | 2020 | 6 | 2 | 0 | 0 | 0 | 8 |
| 2 | Repairer | 2021 | 7 | 3 | 1 | 0 | 0 | 11 |
| 2 | Repairer | 2022 | 6 | 0 | 0 | 0 | 0 | 6 |
| 2 | Repairer | Total | 24 | 12 | 1 | 1 | 0 | 38 |
| 2 | Sand/Gravel Truck | 2018 | 37 | 76 | 0 | 0 | 0 | 113 |
| 2 | Sand/Gravel Truck | 2019 | 35 | 66 | 0 | 0 | 0 | 101 |
| 2 | Sand/Gravel Truck | 2020 | 28 | 43 | 0 | 0 | 0 | 71 |
| 2 | Sand/Gravel Truck | 2021 | 50 | 60 | 0 | 0 | 0 | 110 |
| 2 | Sand/Gravel Truck | 2022 | 39 | 38 | 0 | 0 | 0 | 77 |
| 2 | Sand/Gravel Truck | Total | 189 | 283 | 0 | 0 | 0 | 472 |

**Appendix 1
 Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 42 | 16 | 0 | 1 | 0 | 59 |
| 2 | Tow Truck | 2019 | 30 | 20 | 1 | 0 | 0 | 51 |
| 2 | Tow Truck | 2020 | 27 | 13 | 0 | 0 | 0 | 40 |
| 2 | Tow Truck | 2021 | 33 | 7 | 0 | 0 | 0 | 40 |
| 2 | Tow Truck | 2022 | 19 | 6 | 0 | 1 | 0 | 26 |
| 2 | Tow Truck | Total | 151 | 62 | 1 | 2 | 0 | 216 |
| 2 | Major Class Total | 2018 | 1,006 | 507 | 19 | 14 | 48 | 1,594 |
| 2 | Major Class Total | 2019 | 949 | 422 | 12 | 16 | 62 | 1,461 |
| 2 | Major Class Total | 2020 | 819 | 387 | 14 | 14 | 58 | 1,292 |
| 2 | Major Class Total | 2021 | 1,059 | 468 | 12 | 10 | 56 | 1,605 |
| 2 | Major Class Total | 2022 | 883 | 384 | 10 | 9 | 69 | 1,355 |
| 2 | Major Class Total | Total | 4,716 | 2,168 | 67 | 63 | 293 | 7,307 |

Appendix 1 Property Damage Claim Counts

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 4 | 0 | 0 | 0 | 0 | 4 |
| 3 | Charter Bus Local | 2019 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | Charter Bus Local | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | 2021 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | Charter Bus Local | 2022 | 9 | 0 | 0 | 0 | 0 | 9 |
| 3 | Charter Bus Local | Total | 25 | 1 | 0 | 0 | 0 | 26 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 10 | 0 | 0 | 0 | 0 | 10 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 4 | 1 | 0 | 0 | 0 | 5 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | Common Carrier Bus Within Manitoba | Total | 18 | 4 | 0 | 0 | 0 | 22 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 4 | 1 | 0 | 0 | 0 | 5 |
| 3 | Funeral Passenger Vehicle | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 5 | 1 | 0 | 0 | 0 | 6 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 4 | 1 | 0 | 0 | 0 | 5 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 19 | 1 | 0 | 0 | 0 | 20 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 30 | 11 | 0 | 0 | 0 | 41 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 36 | 10 | 0 | 0 | 0 | 46 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 29 | 11 | 0 | 0 | 0 | 40 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 29 | 13 | 0 | 0 | 0 | 42 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 36 | 4 | 1 | 0 | 0 | 41 |
| 3 | Police/Emergency Passenger Vehicle | Total | 160 | 49 | 1 | 0 | 0 | 210 |
| 3 | Police/Emergency Truck | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 3 | Police/Emergency Truck | 2019 | 1 | 1 | 1 | 0 | 0 | 3 |
| 3 | Police/Emergency Truck | 2020 | 2 | 1 | 1 | 0 | 0 | 4 |
| 3 | Police/Emergency Truck | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Police/Emergency Truck | 2022 | 0 | 1 | 0 | 1 | 0 | 2 |
| 3 | Police/Emergency Truck | Total | 4 | 5 | 2 | 1 | 0 | 12 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|--------------|------------|-----------|----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 59 | 17 | 0 | 2 | 0 | 78 |
| 3 | School Bus Local | 2019 | 53 | 26 | 1 | 3 | 0 | 83 |
| 3 | School Bus Local | 2020 | 24 | 19 | 2 | 0 | 0 | 45 |
| 3 | School Bus Local | 2021 | 64 | 18 | 0 | 0 | 0 | 82 |
| 3 | School Bus Local | 2022 | 64 | 23 | 0 | 2 | 0 | 89 |
| 3 | School Bus Local | Total | 264 | 103 | 3 | 7 | 0 | 377 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 221 | 16 | 9 | 1 | 0 | 247 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 211 | 17 | 6 | 3 | 0 | 237 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 114 | 15 | 5 | 1 | 0 | 135 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 150 | 16 | 8 | 0 | 0 | 174 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 142 | 21 | 7 | 0 | 0 | 170 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 838 | 85 | 35 | 5 | 0 | 963 |
| 3 | Transit Bus Local | 2018 | 105 | 5 | 0 | 0 | 0 | 110 |
| 3 | Transit Bus Local | 2019 | 87 | 4 | 0 | 0 | 0 | 91 |
| 3 | Transit Bus Local | 2020 | 53 | 3 | 0 | 0 | 0 | 56 |
| 3 | Transit Bus Local | 2021 | 76 | 4 | 0 | 0 | 0 | 80 |
| 3 | Transit Bus Local | 2022 | 69 | 5 | 0 | 0 | 0 | 74 |
| 3 | Transit Bus Local | Total | 390 | 21 | 0 | 0 | 0 | 411 |
| 3 | U-Drive Bus | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Bus | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Bus | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | U-Drive Bus | Total | 7 | 2 | 0 | 0 | 0 | 9 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 2 | 2 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Passenger Vehicle | 2018 | 366 | 29 | 5 | 0 | 0 | 400 |
| 3 | U-Drive Passenger Vehicle | 2019 | 308 | 30 | 2 | 0 | 0 | 340 |
| 3 | U-Drive Passenger Vehicle | 2020 | 196 | 37 | 1 | 0 | 0 | 234 |
| 3 | U-Drive Passenger Vehicle | 2021 | 276 | 24 | 1 | 1 | 0 | 302 |
| 3 | U-Drive Passenger Vehicle | 2022 | 261 | 30 | 1 | 3 | 0 | 295 |
| 3 | U-Drive Passenger Vehicle | Total | 1,407 | 150 | 10 | 4 | 0 | 1,571 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|-----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 92 | 6 | 0 | 0 | 0 | 98 |
| 3 | U-Drive Truck | 2019 | 90 | 8 | 2 | 0 | 0 | 100 |
| 3 | U-Drive Truck | 2020 | 60 | 0 | 0 | 0 | 0 | 60 |
| 3 | U-Drive Truck | 2021 | 70 | 3 | 1 | 0 | 0 | 74 |
| 3 | U-Drive Truck | 2022 | 56 | 3 | 3 | 1 | 0 | 63 |
| 3 | U-Drive Truck | Total | 368 | 20 | 6 | 1 | 0 | 395 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 25 | 3 | 0 | 0 | 0 | 28 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 29 | 0 | 0 | 0 | 0 | 29 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 21 | 0 | 0 | 0 | 0 | 21 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 24 | 1 | 0 | 0 | 0 | 25 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 36 | 0 | 0 | 0 | 0 | 36 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 135 | 4 | 0 | 0 | 0 | 139 |
| 3 | Major Class Total | 2018 | 916 | 92 | 14 | 3 | 0 | 1,025 |
| 3 | Major Class Total | 2019 | 839 | 98 | 12 | 6 | 0 | 955 |
| 3 | Major Class Total | 2020 | 501 | 88 | 9 | 1 | 0 | 599 |
| 3 | Major Class Total | 2021 | 706 | 82 | 10 | 1 | 0 | 799 |
| 3 | Major Class Total | 2022 | 680 | 88 | 12 | 7 | 0 | 787 |
| 3 | Major Class Total | Total | 3,642 | 448 | 57 | 18 | 0 | 4,165 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 5 | 0 | 0 | 0 | 0 | 5 |
| 4 | All Purpose Motorcycle | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | All Purpose Motorcycle | 2019 | 9 | 2 | 0 | 0 | 0 | 11 |
| 4 | All Purpose Motorcycle | 2020 | 6 | 0 | 0 | 0 | 0 | 6 |
| 4 | All Purpose Motorcycle | 2021 | 3 | 0 | 0 | 0 | 1 | 4 |
| 4 | All Purpose Motorcycle | 2022 | 4 | 0 | 0 | 0 | 0 | 4 |
| 4 | All Purpose Motorcycle | Total | 25 | 2 | 0 | 0 | 1 | 28 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 4 | 1 | 0 | 0 | 0 | 5 |
| 4 | Pleasure Motorcycle | 2018 | 22 | 10 | 0 | 0 | 0 | 32 |
| 4 | Pleasure Motorcycle | 2019 | 24 | 12 | 1 | 0 | 0 | 37 |
| 4 | Pleasure Motorcycle | 2020 | 21 | 8 | 1 | 0 | 0 | 30 |
| 4 | Pleasure Motorcycle | 2021 | 19 | 14 | 0 | 0 | 0 | 33 |
| 4 | Pleasure Motorcycle | 2022 | 19 | 5 | 0 | 0 | 0 | 24 |
| 4 | Pleasure Motorcycle | Total | 105 | 49 | 2 | 0 | 0 | 156 |
| 4 | Major Class Total | 2018 | 29 | 11 | 0 | 0 | 0 | 40 |
| 4 | Major Class Total | 2019 | 33 | 14 | 1 | 0 | 0 | 48 |
| 4 | Major Class Total | 2020 | 28 | 8 | 1 | 0 | 0 | 37 |
| 4 | Major Class Total | 2021 | 26 | 14 | 0 | 0 | 1 | 41 |
| 4 | Major Class Total | 2022 | 23 | 5 | 0 | 0 | 0 | 28 |
| 4 | Major Class Total | Total | 139 | 52 | 2 | 0 | 1 | 194 |

**Appendix 1
Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|-----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 4 | 1 | 0 | 0 | 0 | 5 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 3 | 0 | 0 | 0 | 0 | 3 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 4 | 1 | 0 | 0 | 0 | 5 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 3 | 3 | 0 | 0 | 0 | 6 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2500 or less | Total | 15 | 5 | 0 | 0 | 0 | 20 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 5 | 11 | 0 | 0 | 0 | 16 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 4 | 6 | 1 | 0 | 0 | 11 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 3 | 3 | 0 | 0 | 0 | 6 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 1 | 7 | 0 | 0 | 0 | 8 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 5 | 6 | 0 | 1 | 0 | 12 |
| 5 | All Purpose Trailer \$2501 or more | Total | 18 | 33 | 1 | 1 | 0 | 53 |
| 5 | Major Class Total | 2018 | 9 | 12 | 0 | 0 | 0 | 21 |
| 5 | Major Class Total | 2019 | 7 | 6 | 1 | 0 | 0 | 14 |
| 5 | Major Class Total | 2020 | 7 | 4 | 0 | 0 | 0 | 11 |
| 5 | Major Class Total | 2021 | 4 | 10 | 0 | 0 | 0 | 14 |
| 5 | Major Class Total | 2022 | 6 | 6 | 0 | 1 | 0 | 13 |
| 5 | Major Class Total | Total | 33 | 38 | 1 | 1 | 0 | 73 |

**Appendix 1
 Property Damage Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 5 | 17 | 1 | 1 | 0 | 24 |
| 6 | Off Road Vehicle All Purpose | 2019 | 6 | 14 | 2 | 0 | 0 | 22 |
| 6 | Off Road Vehicle All Purpose | 2020 | 5 | 22 | 0 | 2 | 0 | 29 |
| 6 | Off Road Vehicle All Purpose | 2021 | 6 | 25 | 0 | 0 | 0 | 31 |
| 6 | Off Road Vehicle All Purpose | 2022 | 4 | 12 | 0 | 0 | 0 | 16 |
| 6 | Off Road Vehicle All Purpose | Total | 26 | 90 | 3 | 3 | 0 | 122 |
| 6 | Major Class Total | 2018 | 5 | 17 | 1 | 1 | 0 | 24 |
| 6 | Major Class Total | 2019 | 6 | 14 | 2 | 0 | 0 | 22 |
| 6 | Major Class Total | 2020 | 5 | 22 | 0 | 2 | 0 | 29 |
| 6 | Major Class Total | 2021 | 6 | 25 | 0 | 0 | 0 | 31 |
| 6 | Major Class Total | 2022 | 4 | 12 | 0 | 0 | 0 | 16 |
| 6 | Major Class Total | Total | 26 | 90 | 3 | 3 | 0 | 122 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|---------------|--------------|-----------|------------|--------------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 16 | 0 | 0 | 0 | 0 | 16 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 16 | 0 | 0 | 0 | 0 | 16 |
| 1 | All Purpose Passenger Vehicle | 2018 | 4,710 | 1,036 | 23 | 23 | 479 | 6,271 |
| 1 | All Purpose Passenger Vehicle | 2019 | 4,321 | 996 | 17 | 25 | 476 | 5,835 |
| 1 | All Purpose Passenger Vehicle | 2020 | 2,503 | 692 | 17 | 11 | 277 | 3,500 |
| 1 | All Purpose Passenger Vehicle | 2021 | 3,286 | 812 | 10 | 20 | 303 | 4,431 |
| 1 | All Purpose Passenger Vehicle | 2022 | 3,603 | 789 | 21 | 25 | 366 | 4,804 |
| 1 | All Purpose Passenger Vehicle | Total | 18,423 | 4,325 | 88 | 104 | 1,901 | 24,841 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 464 | 215 | 18 | 13 | 85 | 795 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 451 | 165 | 14 | 15 | 83 | 728 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 307 | 181 | 6 | 13 | 41 | 548 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 383 | 166 | 9 | 8 | 80 | 646 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 374 | 186 | 15 | 13 | 87 | 675 |
| 1 | All Purpose Truck 4540 kg or less | Total | 1,979 | 913 | 62 | 62 | 376 | 3,392 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | Collector Passenger Vehicle | 2019 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Collector Passenger Vehicle | Total | 8 | 0 | 0 | 0 | 0 | 8 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Collector Truck 4540 kg or less | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Collector Truck 4540 kg or less | Total | 1 | 3 | 0 | 0 | 0 | 4 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 5 | 2 | 0 | 0 | 0 | 7 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 7 | 5 | 0 | 0 | 0 | 12 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 7 | 0 | 0 | 0 | 0 | 7 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 4 | 4 | 0 | 0 | 0 | 8 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 10 | 1 | 0 | 0 | 0 | 11 |
| 1 | Disabled Persons/Private/Business Bus | Total | 33 | 12 | 0 | 0 | 0 | 45 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|--------------|-----------|-----------|-----------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 3 | 20 | 0 | 0 | 0 | 23 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 24 | 0 | 0 | 0 | 24 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 29 | 0 | 0 | 0 | 29 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 11 | 0 | 0 | 0 | 11 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 22 | 0 | 0 | 0 | 22 |
| 1 | Farm Passenger Vehicle | Total | 3 | 106 | 0 | 0 | 0 | 109 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 80 | 0 | 0 | 4 | 84 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 1 | 75 | 0 | 0 | 3 | 79 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 67 | 0 | 0 | 2 | 69 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 3 | 59 | 0 | 0 | 2 | 64 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 3 | 50 | 0 | 0 | 3 | 56 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 7 | 331 | 0 | 0 | 14 | 352 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 2 | 0 | 2 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 1 | 0 | 1 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 1 | 0 | 3 | 0 | 4 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 14 | 2 | 0 | 0 | 1 | 17 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 27 | 0 | 0 | 0 | 0 | 27 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 10 | 3 | 0 | 0 | 0 | 13 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 35 | 3 | 0 | 0 | 0 | 38 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 73 | 2 | 0 | 1 | 3 | 79 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 159 | 10 | 0 | 1 | 4 | 174 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | 2019 | 3 | 0 | 0 | 0 | 0 | 3 |
| 1 | Pleasure Motorhome | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | 2021 | 4 | 2 | 0 | 0 | 0 | 6 |
| 1 | Pleasure Motorhome | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | Total | 11 | 4 | 0 | 0 | 0 | 15 |
| 1 | Pleasure Passenger Vehicle | 2018 | 1,794 | 857 | 9 | 9 | 0 | 2,669 |
| 1 | Pleasure Passenger Vehicle | 2019 | 1,503 | 771 | 3 | 8 | 0 | 2,285 |
| 1 | Pleasure Passenger Vehicle | 2020 | 1,217 | 629 | 7 | 7 | 0 | 1,860 |
| 1 | Pleasure Passenger Vehicle | 2021 | 1,412 | 715 | 4 | 8 | 0 | 2,139 |
| 1 | Pleasure Passenger Vehicle | 2022 | 1,574 | 703 | 4 | 16 | 0 | 2,297 |
| 1 | Pleasure Passenger Vehicle | Total | 7,500 | 3,675 | 27 | 48 | 0 | 11,250 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|---------------|---------------|------------|------------|--------------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 125 | 152 | 1 | 6 | 0 | 284 |
| 1 | Pleasure Truck | 2019 | 123 | 118 | 3 | 9 | 0 | 253 |
| 1 | Pleasure Truck | 2020 | 95 | 156 | 4 | 6 | 0 | 261 |
| 1 | Pleasure Truck | 2021 | 109 | 150 | 5 | 6 | 0 | 270 |
| 1 | Pleasure Truck | 2022 | 122 | 159 | 1 | 10 | 0 | 292 |
| 1 | Pleasure Truck | Total | 574 | 735 | 14 | 37 | 0 | 1,360 |
| 1 | Major Class Total | 2018 | 7,120 | 2,366 | 51 | 53 | 569 | 10,159 |
| 1 | Major Class Total | 2019 | 6,439 | 2,154 | 37 | 57 | 562 | 9,249 |
| 1 | Major Class Total | 2020 | 4,140 | 1,759 | 34 | 37 | 320 | 6,290 |
| 1 | Major Class Total | 2021 | 5,252 | 1,923 | 28 | 43 | 385 | 7,631 |
| 1 | Major Class Total | 2022 | 5,765 | 1,913 | 41 | 65 | 459 | 8,243 |
| 1 | Major Class Total | Total | 28,716 | 10,115 | 191 | 255 | 2,295 | 41,572 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 2 | 2 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 1 | 1 | 0 | 0 | 2 | 4 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Cement/Brick/Exploration Truck | Total | 2 | 5 | 0 | 0 | 0 | 7 |
| 2 | Common Carrier Vehicle Local | 2018 | 34 | 11 | 0 | 0 | 0 | 45 |
| 2 | Common Carrier Vehicle Local | 2019 | 24 | 8 | 0 | 0 | 0 | 32 |
| 2 | Common Carrier Vehicle Local | 2020 | 26 | 3 | 0 | 0 | 0 | 29 |
| 2 | Common Carrier Vehicle Local | 2021 | 37 | 5 | 1 | 0 | 0 | 43 |
| 2 | Common Carrier Vehicle Local | 2022 | 23 | 4 | 0 | 0 | 0 | 27 |
| 2 | Common Carrier Vehicle Local | Total | 144 | 31 | 1 | 0 | 0 | 176 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 4 | 0 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 5 | 0 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 19 | 4 | 0 | 0 | 0 | 23 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 2 | 3 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 3 | 0 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 7 | 7 | 0 | 0 | 0 | 14 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 3 | 6 | 0 | 0 | 0 | 9 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 1 | 7 | 0 | 0 | 0 | 8 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 4 | 3 | 0 | 0 | 0 | 7 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 3 | 1 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 6 | 5 | 0 | 0 | 0 | 11 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 17 | 22 | 0 | 0 | 0 | 39 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 3 | 2 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 3 | 1 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 3 | 0 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 3 | 2 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 3 | 1 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 15 | 6 | 0 | 0 | 0 | 21 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 15 | 12 | 0 | 0 | 0 | 27 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 19 | 16 | 0 | 0 | 0 | 35 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 20 | 11 | 0 | 0 | 0 | 31 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 25 | 8 | 0 | 0 | 0 | 33 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 20 | 12 | 0 | 0 | 0 | 32 |
| 2 | Dealer All Uses except Motorcycles | Total | 99 | 59 | 0 | 0 | 0 | 158 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Dealer Motorcycle | 2020 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Dealer Motorcycle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Dealer Motorcycle | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Motorcycle | Total | 5 | 3 | 0 | 0 | 0 | 8 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 9 | 0 | 0 | 0 | 9 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 11 | 0 | 0 | 0 | 11 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 13 | 0 | 0 | 0 | 13 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 12 | 0 | 0 | 0 | 12 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 10 | 0 | 0 | 0 | 10 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 55 | 0 | 0 | 0 | 55 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Logging Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Logging Truck | Total | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Other Truck | 2018 | 22 | 14 | 0 | 1 | 0 | 37 |
| 2 | Other Truck | 2019 | 15 | 12 | 0 | 1 | 3 | 31 |
| 2 | Other Truck | 2020 | 18 | 14 | 0 | 1 | 0 | 33 |
| 2 | Other Truck | 2021 | 20 | 13 | 0 | 3 | 4 | 40 |
| 2 | Other Truck | 2022 | 22 | 15 | 0 | 1 | 2 | 40 |
| 2 | Other Truck | Total | 97 | 68 | 0 | 7 | 9 | 181 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | 2020 | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Petroleum/Chemical Truck | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | Total | 3 | 5 | 0 | 0 | 0 | 8 |
| 2 | Repairer | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 2 | 2 | 0 | 0 | 0 | 4 |
| 2 | Sand/Gravel Truck | 2018 | 5 | 3 | 0 | 0 | 0 | 8 |
| 2 | Sand/Gravel Truck | 2019 | 2 | 3 | 0 | 0 | 0 | 5 |
| 2 | Sand/Gravel Truck | 2020 | 1 | 6 | 0 | 0 | 0 | 7 |
| 2 | Sand/Gravel Truck | 2021 | 4 | 5 | 0 | 0 | 0 | 9 |
| 2 | Sand/Gravel Truck | 2022 | 1 | 6 | 0 | 0 | 0 | 7 |
| 2 | Sand/Gravel Truck | Total | 13 | 23 | 0 | 0 | 0 | 36 |

**Appendix 1
 Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|------------|------------|----------|----------|-----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 4 | 3 | 0 | 0 | 0 | 7 |
| 2 | Tow Truck | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Tow Truck | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | Total | 6 | 6 | 0 | 0 | 0 | 12 |
| 2 | Major Class Total | 2018 | 94 | 66 | 0 | 1 | 0 | 161 |
| 2 | Major Class Total | 2019 | 72 | 66 | 0 | 1 | 3 | 142 |
| 2 | Major Class Total | 2020 | 83 | 56 | 0 | 1 | 0 | 140 |
| 2 | Major Class Total | 2021 | 101 | 53 | 1 | 3 | 6 | 164 |
| 2 | Major Class Total | 2022 | 80 | 59 | 0 | 1 | 2 | 142 |
| 2 | Major Class Total | Total | 430 | 300 | 1 | 7 | 11 | 749 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Charter Bus Local | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 1 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 1 | 1 | 1 | 0 | 0 | 3 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 7 | 0 | 0 | 0 | 0 | 7 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 9 | 0 | 0 | 0 | 0 | 9 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 5 | 0 | 0 | 0 | 0 | 5 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 14 | 4 | 0 | 0 | 0 | 18 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 10 | 5 | 0 | 0 | 0 | 15 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 6 | 3 | 0 | 0 | 0 | 9 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 5 | 0 | 0 | 0 | 0 | 5 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 8 | 1 | 0 | 0 | 0 | 9 |
| 3 | Police/Emergency Passenger Vehicle | Total | 43 | 13 | 0 | 0 | 0 | 56 |
| 3 | Police/Emergency Truck | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 1 | 1 | 0 | 0 | 0 | 2 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 3 | 2 | 0 | 0 | 0 | 5 |
| 3 | School Bus Local | 2019 | 5 | 6 | 0 | 0 | 0 | 11 |
| 3 | School Bus Local | 2020 | 3 | 5 | 0 | 0 | 0 | 8 |
| 3 | School Bus Local | 2021 | 10 | 8 | 0 | 0 | 0 | 18 |
| 3 | School Bus Local | 2022 | 3 | 6 | 0 | 0 | 0 | 9 |
| 3 | School Bus Local | Total | 24 | 27 | 0 | 0 | 0 | 51 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 68 | 4 | 0 | 0 | 0 | 72 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 74 | 7 | 0 | 0 | 0 | 81 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 41 | 5 | 2 | 2 | 0 | 50 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 52 | 4 | 2 | 0 | 0 | 58 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 75 | 5 | 1 | 0 | 0 | 81 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 310 | 25 | 5 | 2 | 0 | 342 |
| 3 | Transit Bus Local | 2018 | 41 | 3 | 0 | 0 | 0 | 44 |
| 3 | Transit Bus Local | 2019 | 35 | 1 | 0 | 0 | 0 | 36 |
| 3 | Transit Bus Local | 2020 | 19 | 0 | 0 | 0 | 0 | 19 |
| 3 | Transit Bus Local | 2021 | 38 | 1 | 0 | 0 | 0 | 39 |
| 3 | Transit Bus Local | 2022 | 45 | 0 | 0 | 0 | 0 | 45 |
| 3 | Transit Bus Local | Total | 178 | 5 | 0 | 0 | 0 | 183 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Passenger Vehicle | 2018 | 55 | 6 | 0 | 0 | 0 | 61 |
| 3 | U-Drive Passenger Vehicle | 2019 | 51 | 2 | 0 | 0 | 0 | 53 |
| 3 | U-Drive Passenger Vehicle | 2020 | 29 | 5 | 0 | 0 | 0 | 34 |
| 3 | U-Drive Passenger Vehicle | 2021 | 25 | 0 | 1 | 0 | 0 | 26 |
| 3 | U-Drive Passenger Vehicle | 2022 | 47 | 3 | 0 | 0 | 0 | 50 |
| 3 | U-Drive Passenger Vehicle | Total | 207 | 16 | 1 | 0 | 0 | 224 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 12 | 0 | 0 | 0 | 0 | 12 |
| 3 | U-Drive Truck | 2019 | 8 | 3 | 0 | 0 | 0 | 11 |
| 3 | U-Drive Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2021 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Truck | 2022 | 4 | 0 | 0 | 0 | 0 | 4 |
| 3 | U-Drive Truck | Total | 30 | 3 | 0 | 0 | 0 | 33 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 4 | 0 | 0 | 0 | 0 | 4 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 8 | 0 | 0 | 0 | 0 | 8 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 3 | 2 | 0 | 0 | 0 | 5 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 9 | 2 | 0 | 0 | 0 | 11 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 10 | 0 | 0 | 0 | 0 | 10 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 34 | 4 | 0 | 0 | 0 | 38 |
| 3 | Major Class Total | 2018 | 203 | 20 | 0 | 0 | 0 | 223 |
| 3 | Major Class Total | 2019 | 192 | 24 | 1 | 0 | 0 | 217 |
| 3 | Major Class Total | 2020 | 104 | 20 | 2 | 2 | 0 | 128 |
| 3 | Major Class Total | 2021 | 146 | 16 | 3 | 0 | 0 | 165 |
| 3 | Major Class Total | 2022 | 202 | 15 | 1 | 0 | 0 | 218 |
| 3 | Major Class Total | Total | 847 | 95 | 7 | 2 | 0 | 951 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 10 | 1 | 0 | 0 | 0 | 11 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 6 | 1 | 0 | 0 | 0 | 7 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 22 | 2 | 0 | 0 | 0 | 24 |
| 4 | All Purpose Motorcycle | 2018 | 12 | 1 | 0 | 0 | 1 | 14 |
| 4 | All Purpose Motorcycle | 2019 | 14 | 7 | 0 | 0 | 1 | 22 |
| 4 | All Purpose Motorcycle | 2020 | 12 | 0 | 0 | 0 | 1 | 13 |
| 4 | All Purpose Motorcycle | 2021 | 8 | 0 | 0 | 0 | 2 | 10 |
| 4 | All Purpose Motorcycle | 2022 | 9 | 6 | 0 | 1 | 3 | 19 |
| 4 | All Purpose Motorcycle | Total | 55 | 14 | 0 | 1 | 8 | 78 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 6 | 0 | 0 | 0 | 0 | 6 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 4 | 0 | 0 | 0 | 0 | 4 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 17 | 0 | 0 | 0 | 0 | 17 |
| 4 | Pleasure Motorcycle | 2018 | 57 | 67 | 2 | 0 | 0 | 126 |
| 4 | Pleasure Motorcycle | 2019 | 61 | 44 | 2 | 1 | 0 | 108 |
| 4 | Pleasure Motorcycle | 2020 | 78 | 52 | 0 | 0 | 0 | 130 |
| 4 | Pleasure Motorcycle | 2021 | 82 | 70 | 1 | 0 | 0 | 153 |
| 4 | Pleasure Motorcycle | 2022 | 67 | 42 | 1 | 2 | 0 | 112 |
| 4 | Pleasure Motorcycle | Total | 345 | 275 | 6 | 3 | 0 | 629 |
| 4 | Major Class Total | 2018 | 80 | 69 | 2 | 0 | 1 | 152 |
| 4 | Major Class Total | 2019 | 87 | 52 | 2 | 1 | 1 | 143 |
| 4 | Major Class Total | 2020 | 96 | 52 | 0 | 0 | 1 | 149 |
| 4 | Major Class Total | 2021 | 94 | 70 | 1 | 0 | 2 | 167 |
| 4 | Major Class Total | 2022 | 82 | 48 | 1 | 3 | 3 | 137 |
| 4 | Major Class Total | Total | 439 | 291 | 6 | 4 | 8 | 748 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 1 | 2 | 0 | 0 | 0 | 3 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 6 | 0 | 0 | 0 | 6 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | Major Class Total | 2020 | 1 | 3 | 0 | 0 | 0 | 4 |
| 5 | Major Class Total | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 5 | Major Class Total | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 5 | Major Class Total | Total | 1 | 8 | 0 | 0 | 0 | 9 |

**Appendix 1
Accident Benefit Other(Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 6 | Off Road Vehicle All Purpose | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Off Road Vehicle All Purpose | Total | 1 | 8 | 0 | 0 | 0 | 9 |
| 6 | Major Class Total | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 6 | Major Class Total | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Major Class Total | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Major Class Total | Total | 1 | 8 | 0 | 0 | 0 | 9 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 5 | 0 | 0 | 0 | 0 | 5 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 5 | 0 | 0 | 0 | 0 | 5 |
| 1 | All Purpose Passenger Vehicle | 2018 | 253 | 88 | 2 | 6 | 27 | 376 |
| 1 | All Purpose Passenger Vehicle | 2019 | 251 | 116 | 1 | 3 | 48 | 419 |
| 1 | All Purpose Passenger Vehicle | 2020 | 236 | 137 | 5 | 4 | 35 | 417 |
| 1 | All Purpose Passenger Vehicle | 2021 | 349 | 152 | 3 | 5 | 45 | 554 |
| 1 | All Purpose Passenger Vehicle | 2022 | 385 | 155 | 4 | 11 | 41 | 596 |
| 1 | All Purpose Passenger Vehicle | Total | 1,474 | 648 | 15 | 29 | 196 | 2,362 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 64 | 42 | 5 | 4 | 12 | 127 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 56 | 41 | 2 | 2 | 20 | 121 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 52 | 49 | 0 | 2 | 7 | 110 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 54 | 52 | 7 | 2 | 16 | 131 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 37 | 49 | 2 | 7 | 16 | 111 |
| 1 | All Purpose Truck 4540 kg or less | Total | 263 | 233 | 16 | 17 | 71 | 600 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 4 | 0 | 0 | 0 | 0 | 4 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 5 | 1 | 0 | 1 | 0 | 7 |
| 1 | Disabled Persons/Private/Business Bus | Total | 13 | 2 | 0 | 1 | 0 | 16 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|------------|----------|-----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 4 | 0 | 0 | 0 | 4 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 8 | 0 | 0 | 0 | 8 |
| 1 | Farm Passenger Vehicle | Total | 0 | 18 | 0 | 0 | 0 | 18 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 26 | 0 | 0 | 2 | 28 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 0 | 16 | 0 | 0 | 1 | 17 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 21 | 0 | 0 | 1 | 22 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 3 | 25 | 0 | 0 | 1 | 29 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 1 | 11 | 0 | 0 | 0 | 12 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 4 | 99 | 0 | 0 | 5 | 108 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 0 | 0 | 0 | 0 | 1 | 1 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 4 | 2 | 0 | 0 | 0 | 6 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 6 | 1 | 0 | 1 | 0 | 8 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 12 | 3 | 0 | 1 | 1 | 17 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Pleasure Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 1 | Pleasure Motorhome | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 1 | Pleasure Motorhome | Total | 4 | 2 | 0 | 0 | 0 | 6 |
| 1 | Pleasure Passenger Vehicle | 2018 | 138 | 119 | 1 | 3 | 0 | 261 |
| 1 | Pleasure Passenger Vehicle | 2019 | 108 | 120 | 2 | 6 | 0 | 236 |
| 1 | Pleasure Passenger Vehicle | 2020 | 144 | 138 | 1 | 7 | 0 | 290 |
| 1 | Pleasure Passenger Vehicle | 2021 | 182 | 168 | 4 | 5 | 0 | 359 |
| 1 | Pleasure Passenger Vehicle | 2022 | 170 | 133 | 1 | 7 | 0 | 311 |
| 1 | Pleasure Passenger Vehicle | Total | 742 | 678 | 9 | 28 | 0 | 1,457 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 12 | 33 | 1 | 2 | 0 | 48 |
| 1 | Pleasure Truck | 2019 | 20 | 23 | 1 | 5 | 0 | 49 |
| 1 | Pleasure Truck | 2020 | 15 | 38 | 1 | 3 | 0 | 57 |
| 1 | Pleasure Truck | 2021 | 24 | 38 | 3 | 2 | 0 | 67 |
| 1 | Pleasure Truck | 2022 | 22 | 47 | 1 | 6 | 0 | 76 |
| 1 | Pleasure Truck | Total | 93 | 179 | 7 | 18 | 0 | 297 |
| 1 | Major Class Total | 2018 | 469 | 311 | 9 | 15 | 42 | 846 |
| 1 | Major Class Total | 2019 | 437 | 318 | 6 | 16 | 69 | 846 |
| 1 | Major Class Total | 2020 | 454 | 387 | 7 | 16 | 43 | 907 |
| 1 | Major Class Total | 2021 | 623 | 441 | 17 | 14 | 62 | 1,157 |
| 1 | Major Class Total | 2022 | 627 | 405 | 8 | 33 | 57 | 1,130 |
| 1 | Major Class Total | Total | 2,610 | 1,862 | 47 | 94 | 273 | 4,886 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Vehicle Local | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Vehicle Local | 2019 | 4 | 0 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Vehicle Local | 2020 | 5 | 0 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Vehicle Local | 2021 | 3 | 3 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Vehicle Local | 2022 | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Vehicle Local | Total | 15 | 4 | 0 | 0 | 0 | 19 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 7 | 0 | 0 | 0 | 7 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 1 | 8 | 0 | 0 | 0 | 9 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 6 | 6 | 0 | 0 | 0 | 12 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 3 | 4 | 0 | 0 | 0 | 7 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 2 | 6 | 0 | 0 | 0 | 8 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Dealer All Uses except Motorcycles | Total | 9 | 9 | 0 | 0 | 0 | 18 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Dealer Motorcycle | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Motorcycle | Total | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 4 | 0 | 0 | 0 | 4 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 7 | 0 | 0 | 0 | 7 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 10 | 0 | 0 | 0 | 10 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 5 | 0 | 0 | 0 | 5 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 29 | 0 | 0 | 0 | 29 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 4 | 0 | 0 | 0 | 4 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 4 | 0 | 0 | 0 | 4 |
| 2 | Other Truck | 2018 | 3 | 10 | 0 | 0 | 0 | 13 |
| 2 | Other Truck | 2019 | 3 | 5 | 0 | 0 | 0 | 8 |
| 2 | Other Truck | 2020 | 1 | 7 | 0 | 1 | 0 | 9 |
| 2 | Other Truck | 2021 | 9 | 7 | 0 | 0 | 2 | 18 |
| 2 | Other Truck | 2022 | 5 | 3 | 0 | 1 | 0 | 9 |
| 2 | Other Truck | Total | 21 | 32 | 0 | 2 | 2 | 57 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | Total | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Sand/Gravel Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Sand/Gravel Truck | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Sand/Gravel Truck | 2021 | 2 | 3 | 0 | 0 | 0 | 5 |
| 2 | Sand/Gravel Truck | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | Total | 2 | 7 | 0 | 0 | 0 | 9 |

**Appendix 1
 Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|-----------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | Total | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Major Class Total | 2018 | 10 | 18 | 0 | 0 | 0 | 28 |
| 2 | Major Class Total | 2019 | 8 | 17 | 0 | 0 | 0 | 25 |
| 2 | Major Class Total | 2020 | 10 | 26 | 0 | 1 | 0 | 37 |
| 2 | Major Class Total | 2021 | 19 | 35 | 0 | 0 | 2 | 56 |
| 2 | Major Class Total | 2022 | 17 | 18 | 0 | 1 | 0 | 36 |
| 2 | Major Class Total | Total | 64 | 114 | 0 | 2 | 2 | 182 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 2 | 2 | 0 | 0 | 0 | 4 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Police/Emergency Passenger Vehicle | Total | 4 | 3 | 0 | 0 | 0 | 7 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | School Bus Local | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | School Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | School Bus Local | 2022 | 0 | 3 | 0 | 0 | 0 | 3 |
| 3 | School Bus Local | Total | 2 | 5 | 0 | 0 | 0 | 7 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 14 | 0 | 0 | 0 | 0 | 14 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 10 | 1 | 0 | 0 | 0 | 11 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 6 | 3 | 2 | 0 | 0 | 11 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 9 | 0 | 2 | 0 | 0 | 11 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 12 | 1 | 0 | 0 | 0 | 13 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 51 | 5 | 4 | 0 | 0 | 60 |
| 3 | Transit Bus Local | 2018 | 15 | 1 | 0 | 0 | 0 | 16 |
| 3 | Transit Bus Local | 2019 | 21 | 0 | 0 | 0 | 0 | 21 |
| 3 | Transit Bus Local | 2020 | 15 | 0 | 0 | 0 | 0 | 15 |
| 3 | Transit Bus Local | 2021 | 8 | 1 | 0 | 0 | 0 | 9 |
| 3 | Transit Bus Local | 2022 | 14 | 0 | 0 | 0 | 0 | 14 |
| 3 | Transit Bus Local | Total | 73 | 2 | 0 | 0 | 0 | 75 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Passenger Vehicle | 2018 | 3 | 2 | 0 | 0 | 0 | 5 |
| 3 | U-Drive Passenger Vehicle | 2019 | 7 | 1 | 0 | 0 | 0 | 8 |
| 3 | U-Drive Passenger Vehicle | 2020 | 4 | 2 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Passenger Vehicle | 2021 | 4 | 0 | 1 | 0 | 0 | 5 |
| 3 | U-Drive Passenger Vehicle | 2022 | 10 | 0 | 0 | 0 | 0 | 10 |
| 3 | U-Drive Passenger Vehicle | Total | 28 | 5 | 1 | 0 | 0 | 34 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 2 | 1 | 0 | 0 | 0 | 3 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 4 | 1 | 0 | 0 | 0 | 5 |
| 3 | Major Class Total | 2018 | 36 | 6 | 0 | 0 | 0 | 42 |
| 3 | Major Class Total | 2019 | 40 | 4 | 0 | 0 | 0 | 44 |
| 3 | Major Class Total | 2020 | 26 | 5 | 2 | 0 | 0 | 33 |
| 3 | Major Class Total | 2021 | 24 | 3 | 3 | 0 | 0 | 30 |
| 3 | Major Class Total | 2022 | 40 | 4 | 0 | 0 | 0 | 44 |
| 3 | Major Class Total | Total | 166 | 22 | 5 | 0 | 0 | 193 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 6 | 0 | 0 | 0 | 0 | 6 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 4 | 1 | 0 | 0 | 0 | 5 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 16 | 1 | 0 | 0 | 0 | 17 |
| 4 | All Purpose Motorcycle | 2018 | 4 | 1 | 0 | 0 | 0 | 5 |
| 4 | All Purpose Motorcycle | 2019 | 10 | 4 | 0 | 0 | 1 | 15 |
| 4 | All Purpose Motorcycle | 2020 | 9 | 0 | 0 | 0 | 1 | 10 |
| 4 | All Purpose Motorcycle | 2021 | 5 | 1 | 0 | 0 | 2 | 8 |
| 4 | All Purpose Motorcycle | 2022 | 5 | 5 | 0 | 1 | 3 | 14 |
| 4 | All Purpose Motorcycle | Total | 33 | 11 | 0 | 1 | 7 | 52 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 4 | 0 | 0 | 0 | 0 | 4 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 12 | 0 | 0 | 0 | 0 | 12 |
| 4 | Pleasure Motorcycle | 2018 | 39 | 49 | 2 | 0 | 0 | 90 |
| 4 | Pleasure Motorcycle | 2019 | 45 | 35 | 2 | 1 | 0 | 83 |
| 4 | Pleasure Motorcycle | 2020 | 58 | 38 | 0 | 0 | 0 | 96 |
| 4 | Pleasure Motorcycle | 2021 | 57 | 60 | 1 | 0 | 0 | 118 |
| 4 | Pleasure Motorcycle | 2022 | 49 | 41 | 1 | 1 | 0 | 92 |
| 4 | Pleasure Motorcycle | Total | 248 | 223 | 6 | 2 | 0 | 479 |
| 4 | Major Class Total | 2018 | 49 | 50 | 2 | 0 | 0 | 101 |
| 4 | Major Class Total | 2019 | 63 | 40 | 2 | 1 | 1 | 107 |
| 4 | Major Class Total | 2020 | 71 | 38 | 0 | 0 | 1 | 110 |
| 4 | Major Class Total | 2021 | 66 | 61 | 1 | 0 | 2 | 130 |
| 4 | Major Class Total | 2022 | 60 | 46 | 1 | 2 | 3 | 112 |
| 4 | Major Class Total | Total | 309 | 235 | 6 | 3 | 7 | 560 |

**Appendix 1
Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | Major Class Total | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 2 | 0 | 0 | 0 | 2 |

**Appendix 1
 Accident Benefit Other(Non-Indexed) Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 1 | 7 | 0 | 0 | 0 | 8 |
| 6 | Major Class Total | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 6 | Major Class Total | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 1 | 7 | 0 | 0 | 0 | 8 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | All Purpose Passenger Vehicle | 2018 | 879 | 169 | 3 | 6 | 64 | 1,121 |
| 1 | All Purpose Passenger Vehicle | 2019 | 795 | 160 | 3 | 1 | 63 | 1,022 |
| 1 | All Purpose Passenger Vehicle | 2020 | 534 | 153 | 4 | 5 | 54 | 750 |
| 1 | All Purpose Passenger Vehicle | 2021 | 761 | 178 | 2 | 5 | 57 | 1,003 |
| 1 | All Purpose Passenger Vehicle | 2022 | 584 | 138 | 3 | 4 | 51 | 780 |
| 1 | All Purpose Passenger Vehicle | Total | 3,553 | 798 | 15 | 21 | 289 | 4,676 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 83 | 47 | 2 | 3 | 11 | 146 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 72 | 36 | 1 | 7 | 16 | 132 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 62 | 34 | 0 | 3 | 11 | 110 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 62 | 34 | 2 | 4 | 13 | 115 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 54 | 44 | 4 | 1 | 12 | 115 |
| 1 | All Purpose Truck 4540 kg or less | Total | 333 | 195 | 9 | 18 | 63 | 618 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 1 | 2 | 0 | 0 | 0 | 3 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 5 | 0 | 0 | 0 | 0 | 5 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 6 | 0 | 0 | 0 | 0 | 6 |
| 1 | Disabled Persons/Private/Business Bus | Total | 14 | 2 | 0 | 0 | 0 | 16 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|------------|----------|----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 4 | 0 | 0 | 0 | 4 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 2 | 0 | 0 | 0 | 2 |
| 1 | Farm Passenger Vehicle | Total | 0 | 10 | 0 | 0 | 0 | 10 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 20 | 0 | 0 | 0 | 20 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 0 | 14 | 0 | 0 | 1 | 15 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 22 | 0 | 0 | 1 | 23 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 0 | 15 | 0 | 0 | 1 | 16 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 0 | 6 | 0 | 0 | 0 | 6 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 0 | 77 | 0 | 0 | 3 | 80 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 5 | 1 | 0 | 0 | 1 | 7 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 8 | 0 | 0 | 0 | 0 | 8 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 4 | 0 | 0 | 0 | 0 | 4 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 14 | 2 | 0 | 0 | 0 | 16 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 20 | 1 | 0 | 0 | 0 | 21 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 51 | 4 | 0 | 0 | 1 | 56 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Passenger Vehicle | 2018 | 203 | 82 | 1 | 2 | 0 | 288 |
| 1 | Pleasure Passenger Vehicle | 2019 | 158 | 88 | 1 | 3 | 0 | 250 |
| 1 | Pleasure Passenger Vehicle | 2020 | 127 | 89 | 0 | 0 | 0 | 216 |
| 1 | Pleasure Passenger Vehicle | 2021 | 163 | 99 | 1 | 0 | 0 | 263 |
| 1 | Pleasure Passenger Vehicle | 2022 | 129 | 76 | 0 | 2 | 0 | 207 |
| 1 | Pleasure Passenger Vehicle | Total | 780 | 434 | 3 | 7 | 0 | 1,224 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|--------------|--------------|-----------|-----------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Pleasure Truck | 2018 | 24 | 18 | 0 | 1 | 0 | 43 |
| 1 | Pleasure Truck | 2019 | 20 | 19 | 1 | 2 | 0 | 42 |
| 1 | Pleasure Truck | 2020 | 14 | 23 | 1 | 2 | 0 | 40 |
| 1 | Pleasure Truck | 2021 | 18 | 24 | 2 | 0 | 0 | 44 |
| 1 | Pleasure Truck | 2022 | 8 | 27 | 0 | 3 | 0 | 38 |
| 1 | Pleasure Truck | Total | 84 | 111 | 4 | 8 | 0 | 207 |
| 1 | Major Class Total | 2018 | 1,196 | 341 | 6 | 12 | 76 | 1,631 |
| 1 | Major Class Total | 2019 | 1,054 | 320 | 6 | 13 | 80 | 1,473 |
| 1 | Major Class Total | 2020 | 746 | 325 | 5 | 10 | 66 | 1,152 |
| 1 | Major Class Total | 2021 | 1,020 | 352 | 7 | 9 | 71 | 1,459 |
| 1 | Major Class Total | 2022 | 801 | 294 | 7 | 10 | 63 | 1,175 |
| 1 | Major Class Total | Total | 4,817 | 1,632 | 31 | 54 | 356 | 6,890 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Cement/Brick/Exploration Truck | Total | 1 | 3 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Vehicle Local | 2018 | 7 | 1 | 0 | 0 | 0 | 8 |
| 2 | Common Carrier Vehicle Local | 2019 | 10 | 2 | 0 | 0 | 0 | 12 |
| 2 | Common Carrier Vehicle Local | 2020 | 5 | 0 | 0 | 0 | 0 | 5 |
| 2 | Common Carrier Vehicle Local | 2021 | 5 | 1 | 1 | 0 | 0 | 7 |
| 2 | Common Carrier Vehicle Local | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Vehicle Local | Total | 30 | 4 | 1 | 0 | 0 | 35 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 3 | 1 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 1 | 3 | 0 | 0 | 0 | 4 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 3 | 0 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 6 | 7 | 0 | 0 | 0 | 13 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 2 | 1 | 0 | 0 | 0 | 3 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 5 | 3 | 0 | 0 | 0 | 8 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 5 | 2 | 0 | 0 | 0 | 7 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 4 | 0 | 0 | 0 | 0 | 4 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 4 | 2 | 0 | 0 | 0 | 6 |
| 2 | Dealer All Uses except Motorcycles | Total | 18 | 6 | 0 | 0 | 0 | 24 |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|-----------|----------|----------|----------|-----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 4 | 0 | 0 | 0 | 4 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 6 | 0 | 0 | 0 | 6 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 6 | 0 | 0 | 0 | 6 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 21 | 0 | 0 | 0 | 21 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Logging Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Logging Truck | Total | 0 | 2 | 0 | 0 | 0 | 2 |
| 2 | Other Truck | 2018 | 7 | 5 | 0 | 1 | 0 | 13 |
| 2 | Other Truck | 2019 | 7 | 6 | 0 | 0 | 2 | 15 |
| 2 | Other Truck | 2020 | 8 | 6 | 0 | 1 | 0 | 15 |
| 2 | Other Truck | 2021 | 7 | 7 | 0 | 0 | 2 | 16 |
| 2 | Other Truck | 2022 | 5 | 3 | 0 | 0 | 0 | 8 |
| 2 | Other Truck | Total | 34 | 27 | 0 | 2 | 4 | 67 |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Petroleum/Chemical Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | Total | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2020 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 3 | 0 | 0 | 0 | 3 |
| 2 | Sand/Gravel Truck | 2020 | 1 | 2 | 0 | 0 | 0 | 3 |
| 2 | Sand/Gravel Truck | 2021 | 2 | 4 | 0 | 0 | 0 | 6 |
| 2 | Sand/Gravel Truck | 2022 | 1 | 1 | 0 | 0 | 0 | 2 |
| 2 | Sand/Gravel Truck | Total | 6 | 10 | 0 | 0 | 0 | 16 |

**Appendix 1
 Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Tow Truck | 2018 | 2 | 2 | 0 | 0 | 0 | 4 |
| 2 | Tow Truck | 2019 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 2 | Tow Truck | Total | 3 | 3 | 0 | 0 | 0 | 6 |
| 2 | Major Class Total | 2018 | 25 | 15 | 0 | 1 | 0 | 41 |
| 2 | Major Class Total | 2019 | 25 | 21 | 0 | 0 | 2 | 48 |
| 2 | Major Class Total | 2020 | 23 | 14 | 0 | 1 | 0 | 38 |
| 2 | Major Class Total | 2021 | 20 | 24 | 1 | 0 | 2 | 47 |
| 2 | Major Class Total | 2022 | 17 | 19 | 0 | 0 | 0 | 36 |
| 2 | Major Class Total | Total | 110 | 93 | 1 | 2 | 4 | 210 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2022 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Charter Bus Local | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 1 | 0 | 0 | 1 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 1 | 0 | 0 | 1 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 4 | 2 | 0 | 0 | 0 | 6 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | Police/Emergency Passenger Vehicle | Total | 7 | 2 | 0 | 0 | 0 | 9 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------------------|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | School Bus Local | 2018 | 2 | 1 | 0 | 0 | 0 | 3 |
| 3 | School Bus Local | 2019 | 3 | 1 | 0 | 0 | 0 | 4 |
| 3 | School Bus Local | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | School Bus Local | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | School Bus Local | 2022 | 0 | 1 | 0 | 0 | 0 | 1 |
| 3 | School Bus Local | Total | 7 | 3 | 0 | 0 | 0 | 10 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 20 | 1 | 0 | 0 | 0 | 21 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 18 | 6 | 0 | 0 | 0 | 24 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 12 | 3 | 0 | 1 | 0 | 16 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 9 | 2 | 1 | 0 | 0 | 12 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 11 | 3 | 0 | 0 | 0 | 14 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 70 | 15 | 1 | 1 | 0 | 87 |
| 3 | Transit Bus Local | 2018 | 15 | 1 | 0 | 0 | 0 | 16 |
| 3 | Transit Bus Local | 2019 | 30 | 0 | 0 | 0 | 0 | 30 |
| 3 | Transit Bus Local | 2020 | 18 | 0 | 0 | 0 | 0 | 18 |
| 3 | Transit Bus Local | 2021 | 35 | 0 | 0 | 0 | 0 | 35 |
| 3 | Transit Bus Local | 2022 | 28 | 0 | 0 | 0 | 0 | 28 |
| 3 | Transit Bus Local | Total | 126 | 1 | 0 | 0 | 0 | 127 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Passenger Vehicle | 2018 | 11 | 2 | 0 | 0 | 0 | 13 |
| 3 | U-Drive Passenger Vehicle | 2019 | 9 | 0 | 0 | 0 | 0 | 9 |
| 3 | U-Drive Passenger Vehicle | 2020 | 11 | 2 | 0 | 0 | 0 | 13 |
| 3 | U-Drive Passenger Vehicle | 2021 | 6 | 0 | 0 | 0 | 0 | 6 |
| 3 | U-Drive Passenger Vehicle | 2022 | 9 | 0 | 0 | 0 | 0 | 9 |
| 3 | U-Drive Passenger Vehicle | Total | 46 | 4 | 0 | 0 | 0 | 50 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------|-----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Truck | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Truck | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 3 | U-Drive Truck | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | U-Drive Truck | Total | 6 | 1 | 0 | 0 | 0 | 7 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 4 | 0 | 0 | 0 | 0 | 4 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 13 | 0 | 0 | 0 | 0 | 13 |
| 3 | Major Class Total | 2018 | 56 | 7 | 0 | 0 | 0 | 63 |
| 3 | Major Class Total | 2019 | 63 | 8 | 1 | 0 | 0 | 72 |
| 3 | Major Class Total | 2020 | 45 | 5 | 0 | 1 | 0 | 51 |
| 3 | Major Class Total | 2021 | 56 | 2 | 1 | 0 | 0 | 59 |
| 3 | Major Class Total | 2022 | 57 | 4 | 0 | 0 | 0 | 61 |
| 3 | Major Class Total | Total | 277 | 26 | 2 | 1 | 0 | 306 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 5 | 0 | 0 | 0 | 0 | 5 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 3 | 1 | 0 | 0 | 0 | 4 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 12 | 1 | 0 | 0 | 0 | 13 |
| 4 | All Purpose Motorcycle | 2018 | 6 | 1 | 0 | 0 | 0 | 7 |
| 4 | All Purpose Motorcycle | 2019 | 10 | 6 | 0 | 0 | 0 | 16 |
| 4 | All Purpose Motorcycle | 2020 | 7 | 0 | 0 | 0 | 1 | 8 |
| 4 | All Purpose Motorcycle | 2021 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | All Purpose Motorcycle | 2022 | 3 | 3 | 0 | 1 | 2 | 9 |
| 4 | All Purpose Motorcycle | Total | 27 | 10 | 0 | 1 | 3 | 41 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 1 | 0 | 0 | 0 | 0 | 1 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 3 | 0 | 0 | 0 | 0 | 3 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 2 | 0 | 0 | 0 | 0 | 2 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 10 | 0 | 0 | 0 | 0 | 10 |
| 4 | Pleasure Motorcycle | 2018 | 23 | 34 | 2 | 0 | 0 | 59 |
| 4 | Pleasure Motorcycle | 2019 | 32 | 19 | 0 | 1 | 0 | 52 |
| 4 | Pleasure Motorcycle | 2020 | 32 | 26 | 0 | 0 | 0 | 58 |
| 4 | Pleasure Motorcycle | 2021 | 34 | 36 | 0 | 0 | 0 | 70 |
| 4 | Pleasure Motorcycle | 2022 | 32 | 20 | 1 | 1 | 0 | 54 |
| 4 | Pleasure Motorcycle | Total | 153 | 135 | 3 | 2 | 0 | 293 |
| 4 | Major Class Total | 2018 | 35 | 35 | 2 | 0 | 0 | 72 |
| 4 | Major Class Total | 2019 | 47 | 26 | 0 | 1 | 0 | 74 |
| 4 | Major Class Total | 2020 | 42 | 26 | 0 | 0 | 1 | 69 |
| 4 | Major Class Total | 2021 | 38 | 36 | 0 | 0 | 0 | 74 |
| 4 | Major Class Total | 2022 | 40 | 23 | 1 | 2 | 2 | 68 |
| 4 | Major Class Total | Total | 202 | 146 | 3 | 3 | 3 | 357 |

**Appendix 1
 Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 1
Income Replacement Indemnity Claim Counts**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 1 | 6 | 0 | 0 | 0 | 7 |
| 6 | Major Class Total | 2018 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2019 | 1 | 1 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2020 | 0 | 2 | 0 | 0 | 0 | 2 |
| 6 | Major Class Total | 2021 | 0 | 1 | 0 | 0 | 0 | 1 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 1 | 6 | 0 | 0 | 0 | 7 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------------|--------------------|-------------------|-------------------|--------------------|----------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 42,679 | 48,094 | 1,891 | 1,127 | 2,474 | 96,265 |
| 1 | All Purpose Motorhome | 2019 | 46,227 | 49,717 | 1,518 | 1,286 | 330 | 99,078 |
| 1 | All Purpose Motorhome | 2020 | 51,234 | 52,301 | 463 | 1,168 | 665 | 105,832 |
| 1 | All Purpose Motorhome | 2021 | 58,693 | 54,768 | 334 | 1,550 | 1,221 | 116,567 |
| 1 | All Purpose Motorhome | 2022 | 63,313 | 57,858 | 847 | 2,456 | 826 | 125,302 |
| 1 | All Purpose Motorhome | Total | 262,147 | 262,738 | 5,053 | 7,588 | 5,517 | 543,043 |
| 1 | All Purpose Passenger Vehicle | 2018 | 314,367,736 | 112,417,102 | 4,411,150 | 5,759,558 | 38,417,878 | 475,373,423 |
| 1 | All Purpose Passenger Vehicle | 2019 | 330,683,997 | 119,061,834 | 4,522,194 | 5,917,469 | 40,238,024 | 500,423,518 |
| 1 | All Purpose Passenger Vehicle | 2020 | 344,792,433 | 130,663,680 | 5,078,628 | 6,404,358 | 38,360,625 | 525,299,724 |
| 1 | All Purpose Passenger Vehicle | 2021 | 322,245,102 | 123,852,680 | 4,876,348 | 6,188,009 | 34,920,796 | 492,082,936 |
| 1 | All Purpose Passenger Vehicle | 2022 | 329,043,614 | 125,203,438 | 4,740,190 | 6,163,006 | 36,053,076 | 501,203,324 |
| 1 | All Purpose Passenger Vehicle | Total | 1,641,132,882 | 611,198,734 | 23,628,510 | 30,432,400 | 187,990,399 | 2,494,382,925 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 60,506,923 | 53,172,028 | 4,256,779 | 5,534,700 | 14,993,984 | 138,464,415 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 64,138,008 | 56,182,018 | 4,356,373 | 5,792,084 | 16,046,104 | 146,514,587 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 70,951,172 | 63,939,722 | 4,868,898 | 6,507,157 | 17,724,366 | 163,991,314 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 66,178,130 | 59,933,270 | 4,488,367 | 6,145,138 | 16,804,453 | 153,549,359 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 66,898,022 | 59,629,074 | 4,389,472 | 6,156,967 | 17,293,970 | 154,367,506 |
| 1 | All Purpose Truck 4540 kg or less | Total | 328,672,257 | 292,856,111 | 22,359,890 | 30,136,046 | 82,862,877 | 756,887,181 |
| 1 | Antique Vehicle | 2018 | 10,981 | 8,879 | 2 | 0 | 0 | 19,862 |
| 1 | Antique Vehicle | 2019 | 11,910 | 8,995 | 0 | 0 | 0 | 20,905 |
| 1 | Antique Vehicle | 2020 | 10,336 | 8,293 | 0 | 0 | 0 | 18,629 |
| 1 | Antique Vehicle | 2021 | 10,480 | 9,194 | 0 | 0 | 0 | 19,674 |
| 1 | Antique Vehicle | 2022 | 11,105 | 8,416 | 0 | 0 | 0 | 19,520 |
| 1 | Antique Vehicle | Total | 54,811 | 43,777 | 2 | 0 | 0 | 98,590 |
| 1 | Collector Passenger Vehicle | 2018 | 321,593 | 411,697 | 2,983 | 3,175 | 0 | 739,448 |
| 1 | Collector Passenger Vehicle | 2019 | 338,950 | 444,711 | 3,001 | 3,636 | 0 | 790,297 |
| 1 | Collector Passenger Vehicle | 2020 | 361,139 | 486,241 | 2,479 | 3,807 | 0 | 853,666 |
| 1 | Collector Passenger Vehicle | 2021 | 418,067 | 554,673 | 2,624 | 3,599 | 0 | 978,963 |
| 1 | Collector Passenger Vehicle | 2022 | 470,480 | 614,715 | 3,277 | 3,657 | 0 | 1,092,129 |
| 1 | Collector Passenger Vehicle | Total | 1,910,229 | 2,512,037 | 14,364 | 17,873 | 0 | 4,454,503 |
| 1 | Collector Truck 4540 kg or less | 2018 | 19,426 | 61,437 | 568 | 588 | 0 | 82,019 |
| 1 | Collector Truck 4540 kg or less | 2019 | 22,697 | 76,226 | 684 | 558 | 0 | 100,164 |
| 1 | Collector Truck 4540 kg or less | 2020 | 24,763 | 87,729 | 452 | 691 | 0 | 113,634 |
| 1 | Collector Truck 4540 kg or less | 2021 | 33,010 | 105,922 | 313 | 681 | 0 | 139,926 |
| 1 | Collector Truck 4540 kg or less | 2022 | 38,369 | 127,068 | 283 | 655 | 0 | 166,375 |
| 1 | Collector Truck 4540 kg or less | Total | 138,265 | 458,382 | 2,299 | 3,173 | 0 | 602,118 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 301,275 | 533,939 | 75,749 | 51,638 | 0 | 962,601 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 349,613 | 536,700 | 96,674 | 49,798 | 0 | 1,032,785 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 351,489 | 553,783 | 92,946 | 53,942 | 0 | 1,052,160 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 310,482 | 506,565 | 95,338 | 48,568 | 0 | 960,952 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 323,601 | 534,195 | 93,196 | 55,611 | 0 | 1,006,603 |
| 1 | Disabled Persons/Private/Business Bus | Total | 1,636,460 | 2,665,181 | 453,902 | 259,557 | 0 | 5,015,101 |
| 1 | Farm Passenger Vehicle | 2018 | 24,582 | 5,048,438 | 0 | 11,007 | 0 | 5,084,027 |
| 1 | Farm Passenger Vehicle | 2019 | 25,940 | 5,144,889 | 139 | 9,978 | 0 | 5,180,946 |
| 1 | Farm Passenger Vehicle | 2020 | 26,938 | 5,565,886 | 0 | 9,858 | 0 | 5,602,683 |
| 1 | Farm Passenger Vehicle | 2021 | 28,941 | 5,037,969 | 0 | 8,663 | 0 | 5,075,573 |
| 1 | Farm Passenger Vehicle | 2022 | 26,370 | 4,882,229 | 0 | 6,807 | 0 | 4,915,406 |
| 1 | Farm Passenger Vehicle | Total | 132,772 | 25,679,411 | 139 | 46,315 | 0 | 25,858,636 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 231,314 | 22,803,301 | 6,060 | 114,098 | 387,841 | 23,542,614 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 264,115 | 24,108,163 | 8,306 | 118,455 | 395,159 | 24,894,197 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 274,336 | 27,321,802 | 7,329 | 127,950 | 430,689 | 28,162,106 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 258,749 | 25,711,657 | 7,364 | 114,395 | 410,409 | 26,502,574 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 266,508 | 26,183,010 | 6,188 | 111,383 | 442,457 | 27,009,546 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 1,295,022 | 126,127,933 | 35,247 | 586,281 | 2,066,554 | 130,111,036 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 4,398 | 273,744 | 4,621 | 36,912 | 6,144 | 325,820 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 5,701 | 274,483 | 4,100 | 37,010 | 6,483 | 327,777 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 4,206 | 284,796 | 4,625 | 40,008 | 7,199 | 340,833 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 3,345 | 261,003 | 2,971 | 33,940 | 9,291 | 310,551 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 4,604 | 250,469 | 1,403 | 28,816 | 10,878 | 296,170 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 22,255 | 1,344,494 | 17,720 | 176,687 | 39,995 | 1,601,151 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------------|----------------------|-------------------|-------------------|--------------------|----------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 670,336 | 96,292 | 6,528 | 21,207 | 22,544 | 816,907 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,149,036 | 142,542 | 14,943 | 32,486 | 66,810 | 1,405,817 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,723,347 | 161,973 | 19,709 | 40,774 | 88,272 | 2,034,075 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 2,157,465 | 175,022 | 26,046 | 50,153 | 87,544 | 2,496,231 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 4,175,126 | 187,410 | 26,992 | 69,163 | 101,592 | 4,560,284 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 9,875,310 | 763,239 | 94,219 | 213,784 | 366,762 | 11,313,314 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 9,438 | 2,865 | 185 | 529 | 1,664 | 14,682 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 10,484 | 5,564 | 3,607 | 1,524 | 3,535 | 24,715 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 11,059 | 8,234 | 2,593 | 1,858 | 3,822 | 27,567 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 8,453 | 7,292 | 4,784 | 545 | 849 | 21,922 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 10,552 | 9,549 | 5,331 | 0 | 0 | 25,433 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 49,987 | 33,505 | 16,500 | 4,456 | 9,870 | 114,318 |
| 1 | Pleasure Motorhome | 2018 | 700,270 | 1,217,501 | 15,486 | 36,347 | 0 | 1,969,603 |
| 1 | Pleasure Motorhome | 2019 | 730,169 | 1,295,473 | 14,586 | 36,060 | 0 | 2,076,289 |
| 1 | Pleasure Motorhome | 2020 | 729,824 | 1,302,947 | 20,066 | 34,674 | 0 | 2,087,510 |
| 1 | Pleasure Motorhome | 2021 | 790,337 | 1,419,263 | 23,564 | 32,344 | 0 | 2,265,507 |
| 1 | Pleasure Motorhome | 2022 | 793,452 | 1,476,451 | 21,552 | 35,776 | 0 | 2,327,231 |
| 1 | Pleasure Motorhome | Total | 3,744,053 | 6,711,634 | 95,254 | 175,200 | 0 | 10,726,140 |
| 1 | Pleasure Passenger Vehicle | 2018 | 120,966,004 | 82,446,093 | 1,333,080 | 3,390,178 | 0 | 208,135,355 |
| 1 | Pleasure Passenger Vehicle | 2019 | 128,122,920 | 88,424,643 | 1,358,001 | 3,458,270 | 0 | 221,363,834 |
| 1 | Pleasure Passenger Vehicle | 2020 | 164,597,804 | 108,688,934 | 1,545,017 | 3,884,779 | 0 | 278,716,534 |
| 1 | Pleasure Passenger Vehicle | 2021 | 161,053,870 | 104,260,015 | 1,436,552 | 3,599,120 | 0 | 270,349,558 |
| 1 | Pleasure Passenger Vehicle | 2022 | 154,089,114 | 100,890,523 | 1,311,429 | 3,266,275 | 0 | 259,557,340 |
| 1 | Pleasure Passenger Vehicle | Total | 728,829,712 | 484,710,209 | 6,984,079 | 17,598,623 | 0 | 1,238,122,622 |
| 1 | Pleasure Truck | 2018 | 14,483,697 | 29,547,732 | 1,018,442 | 2,234,455 | 0 | 47,284,326 |
| 1 | Pleasure Truck | 2019 | 15,681,266 | 32,051,861 | 1,084,140 | 2,371,846 | 0 | 51,189,114 |
| 1 | Pleasure Truck | 2020 | 19,958,646 | 38,892,202 | 1,230,985 | 2,745,478 | 0 | 62,827,311 |
| 1 | Pleasure Truck | 2021 | 19,473,904 | 37,569,987 | 1,116,729 | 2,539,880 | 0 | 60,700,499 |
| 1 | Pleasure Truck | 2022 | 18,681,955 | 37,012,271 | 1,033,708 | 2,361,851 | 0 | 59,089,786 |
| 1 | Pleasure Truck | Total | 88,279,469 | 175,074,053 | 5,484,004 | 12,253,509 | 0 | 281,091,036 |
| 1 | Major Class Total | 2018 | 512,660,653 | 308,089,141 | 11,133,525 | 17,195,520 | 53,832,529 | 902,911,367 |
| 1 | Major Class Total | 2019 | 541,581,033 | 327,807,819 | 11,468,265 | 17,830,461 | 56,756,445 | 955,444,023 |
| 1 | Major Class Total | 2020 | 603,868,726 | 378,018,524 | 12,874,190 | 19,856,503 | 56,615,637 | 1,071,233,579 |
| 1 | Major Class Total | 2021 | 573,029,031 | 359,459,278 | 12,081,334 | 18,766,585 | 52,234,563 | 1,015,570,791 |
| 1 | Major Class Total | 2022 | 574,896,187 | 357,066,676 | 11,633,868 | 18,262,423 | 53,902,800 | 1,015,761,954 |
| 1 | Major Class Total | Total | 2,806,035,630 | 1,730,441,438 | 59,191,181 | 91,911,492 | 273,341,973 | 4,960,921,715 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-------------------|-------------------|----------------|----------------|----------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | All Purpose Snow Vehicle (HTA) | 2018 | 1,331 | 8,404 | 522 | 2,795 | 0 | 13,052 |
| 2 | All Purpose Snow Vehicle (HTA) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | All Purpose Snow Vehicle (HTA) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | All Purpose Snow Vehicle (HTA) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | All Purpose Snow Vehicle (HTA) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | All Purpose Snow Vehicle (HTA) | Total | 1,331 | 8,404 | 522 | 2,795 | 0 | 13,052 |
| 2 | Artisan Truck | 2018 | 68,229 | 39,804 | 918 | 1,085 | 24,874 | 134,911 |
| 2 | Artisan Truck | 2019 | 71,875 | 38,288 | 954 | 647 | 27,895 | 139,660 |
| 2 | Artisan Truck | 2020 | 83,559 | 40,021 | 750 | 633 | 33,817 | 158,779 |
| 2 | Artisan Truck | 2021 | 86,894 | 36,683 | 1,021 | 586 | 39,759 | 164,942 |
| 2 | Artisan Truck | 2022 | 87,414 | 39,477 | 824 | 617 | 40,651 | 168,984 |
| 2 | Artisan Truck | Total | 397,972 | 194,274 | 4,466 | 3,568 | 166,996 | 767,276 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 82,344 | 145,277 | 6,396 | 5,954 | 0 | 239,971 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 91,652 | 137,897 | 5,147 | 5,388 | 0 | 240,084 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 93,042 | 142,057 | 6,009 | 6,159 | 0 | 247,267 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 92,181 | 142,684 | 4,694 | 5,780 | 0 | 245,338 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 92,607 | 139,116 | 3,906 | 6,388 | 0 | 242,017 |
| 2 | Cement/Brick/Exploration Truck | Total | 451,826 | 707,031 | 26,151 | 29,669 | 0 | 1,214,676 |
| 2 | Common Carrier Vehicle Local | 2018 | 1,687,944 | 700,063 | 31,936 | 18,701 | 0 | 2,438,643 |
| 2 | Common Carrier Vehicle Local | 2019 | 1,819,411 | 714,296 | 28,424 | 19,087 | 0 | 2,581,218 |
| 2 | Common Carrier Vehicle Local | 2020 | 2,350,850 | 835,696 | 35,097 | 31,731 | 0 | 3,253,374 |
| 2 | Common Carrier Vehicle Local | 2021 | 2,505,535 | 856,418 | 50,499 | 33,214 | 0 | 3,445,666 |
| 2 | Common Carrier Vehicle Local | 2022 | 2,397,019 | 874,431 | 54,354 | 32,423 | 0 | 3,358,226 |
| 2 | Common Carrier Vehicle Local | Total | 10,760,759 | 3,980,903 | 200,309 | 135,157 | 0 | 15,077,128 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 938,748 | 135,992 | 4,320 | 9,276 | 0 | 1,088,336 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 990,171 | 139,916 | 5,142 | 8,172 | 0 | 1,143,401 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 1,080,005 | 149,817 | 4,590 | 9,809 | 0 | 1,244,220 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 1,072,169 | 155,939 | 4,286 | 8,945 | 0 | 1,241,339 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 1,152,968 | 153,051 | 3,293 | 6,557 | 0 | 1,315,869 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 5,234,061 | 734,715 | 21,630 | 42,760 | 0 | 6,033,165 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 55,528 | 20,399 | 0 | 0 | 0 | 75,927 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 69,687 | 26,908 | 0 | 0 | 0 | 96,595 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 118,395 | 45,170 | 0 | 0 | 0 | 163,564 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 185,741 | 63,542 | 0 | 410 | 0 | 249,693 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 206,275 | 73,275 | 538 | 0 | 0 | 280,089 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 635,625 | 229,294 | 538 | 410 | 0 | 865,868 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 771,886 | 411,433 | 568 | 13,013 | 0 | 1,196,899 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 823,828 | 423,731 | 1,055 | 7,498 | 0 | 1,256,114 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 1,032,306 | 472,828 | 156 | 5,062 | 0 | 1,510,353 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 1,139,594 | 519,632 | 494 | 7,492 | 0 | 1,667,212 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 1,336,117 | 566,758 | 1,190 | 7,933 | 0 | 1,911,997 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 5,103,731 | 2,394,383 | 3,463 | 40,998 | 0 | 7,542,575 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 14,200 | 16,538 | 2,252 | 1,338 | 0 | 34,328 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 13,400 | 23,362 | 8,080 | 4,277 | 0 | 49,118 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 11,172 | 28,913 | 9,119 | 3,253 | 0 | 52,456 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 15,436 | 42,735 | 1,687 | 2,654 | 0 | 62,512 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 32,484 | 57,183 | 5,580 | 2,968 | 0 | 98,214 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 86,692 | 168,730 | 26,717 | 14,490 | 0 | 296,629 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 985,257 | 1,025,500 | 31,421 | 48,968 | 0 | 2,091,146 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 1,068,619 | 909,315 | 17,889 | 42,690 | 0 | 2,038,513 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 1,261,649 | 951,484 | 19,228 | 38,976 | 0 | 2,271,337 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 1,298,929 | 949,996 | 20,536 | 38,956 | 0 | 2,308,417 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 1,386,517 | 988,883 | 20,558 | 45,056 | 0 | 2,441,014 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 6,000,970 | 4,825,179 | 109,631 | 214,646 | 0 | 11,150,427 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 3,796,239 | 2,444,639 | 39,607 | 61,486 | 0 | 6,341,971 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 3,894,615 | 2,503,590 | 35,766 | 68,352 | 0 | 6,502,323 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 4,228,458 | 2,630,744 | 34,082 | 71,200 | 0 | 6,964,484 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 4,164,991 | 2,455,550 | 34,724 | 66,998 | 0 | 6,722,263 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 4,371,487 | 2,489,839 | 36,547 | 67,443 | 0 | 6,965,316 |
| 2 | Dealer All Uses except Motorcycles | Total | 20,455,790 | 12,524,361 | 180,726 | 335,480 | 0 | 33,496,358 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|------------------|------------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 134 | 0 | 0 | 0 | 134 |
| 2 | Dealer Moped | 2019 | 503 | 0 | 0 | 0 | 0 | 503 |
| 2 | Dealer Moped | 2020 | 639 | 29 | 0 | 0 | 0 | 668 |
| 2 | Dealer Moped | 2021 | 581 | 0 | 0 | 0 | 0 | 581 |
| 2 | Dealer Moped | 2022 | 789 | 0 | 0 | 0 | 0 | 789 |
| 2 | Dealer Moped | Total | 2,512 | 163 | 0 | 0 | 0 | 2,675 |
| 2 | Dealer Motorcycle | 2018 | 156,421 | 138,093 | 0 | 1,911 | 0 | 296,425 |
| 2 | Dealer Motorcycle | 2019 | 162,930 | 127,449 | 0 | 1,326 | 0 | 291,705 |
| 2 | Dealer Motorcycle | 2020 | 154,624 | 136,956 | 0 | 1,877 | 0 | 293,457 |
| 2 | Dealer Motorcycle | 2021 | 138,473 | 131,659 | 0 | 1,293 | 0 | 271,425 |
| 2 | Dealer Motorcycle | 2022 | 129,839 | 129,086 | 0 | 856 | 0 | 259,781 |
| 2 | Dealer Motorcycle | Total | 742,287 | 663,243 | 0 | 7,263 | 0 | 1,412,793 |
| 2 | Dealer Trailer | 2018 | 65,657 | 79,966 | 2,685 | 1,495 | 0 | 149,803 |
| 2 | Dealer Trailer | 2019 | 68,387 | 83,137 | 2,064 | 2,230 | 0 | 155,818 |
| 2 | Dealer Trailer | 2020 | 69,341 | 92,213 | 3,067 | 2,793 | 0 | 167,414 |
| 2 | Dealer Trailer | 2021 | 67,263 | 84,408 | 3,256 | 2,562 | 0 | 157,488 |
| 2 | Dealer Trailer | 2022 | 65,844 | 89,709 | 3,167 | 2,558 | 0 | 161,278 |
| 2 | Dealer Trailer | Total | 336,492 | 429,432 | 14,239 | 11,638 | 0 | 791,802 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 1,536 | 0 | 0 | 0 | 1,536 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 1,273 | 0 | 0 | 0 | 1,273 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 1,859 | 0 | 0 | 0 | 1,859 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 897 | 0 | 0 | 0 | 897 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 1,450 | 0 | 0 | 0 | 1,450 |
| 2 | Driveaway Within Manitoba | Total | 0 | 7,016 | 0 | 0 | 0 | 7,016 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 2,931 | 5,275 | 0 | 0 | 0 | 8,207 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 2,500 | 5,542 | 0 | 0 | 0 | 8,042 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 2,419 | 5,151 | 0 | 0 | 0 | 7,570 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 2,505 | 8,544 | 0 | 0 | 0 | 11,049 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 5,186 | 9,196 | 0 | 0 | 0 | 14,383 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 15,542 | 33,708 | 0 | 0 | 0 | 49,250 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 47,466 | 6,460,532 | 0 | 23,979 | 27 | 6,532,004 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 54,170 | 6,963,911 | 0 | 24,582 | 3 | 7,042,667 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 61,296 | 7,931,793 | 111 | 26,511 | 0 | 8,019,712 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 51,168 | 7,622,471 | 0 | 25,170 | 0 | 7,698,808 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 52,913 | 7,699,120 | 0 | 26,653 | 2 | 7,778,688 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 267,013 | 36,677,827 | 111 | 126,896 | 32 | 37,071,878 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 830 | 0 | 0 | 0 | 830 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 578 | 0 | 0 | 0 | 578 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 1,065 | 0 | 0 | 0 | 1,065 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 960 | 0 | 0 | 0 | 960 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 431 | 0 | 0 | 0 | 431 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 3,865 | 0 | 0 | 0 | 3,865 |
| 2 | Logging Truck | 2018 | 0 | 111,379 | 0 | 20,862 | 0 | 132,241 |
| 2 | Logging Truck | 2019 | 0 | 116,832 | 0 | 17,787 | 0 | 134,620 |
| 2 | Logging Truck | 2020 | 0 | 137,382 | 0 | 18,214 | 0 | 155,596 |
| 2 | Logging Truck | 2021 | 2,548 | 122,904 | 0 | 19,610 | 0 | 145,062 |
| 2 | Logging Truck | 2022 | 3,080 | 135,184 | 0 | 19,699 | 0 | 157,963 |
| 2 | Logging Truck | Total | 5,628 | 623,681 | 0 | 96,172 | 0 | 725,481 |
| 2 | Other Truck | 2018 | 5,357,875 | 5,021,845 | 300,858 | 303,802 | 1,022,196 | 12,006,577 |
| 2 | Other Truck | 2019 | 5,539,225 | 5,087,925 | 292,907 | 316,695 | 1,182,873 | 12,419,624 |
| 2 | Other Truck | 2020 | 6,224,482 | 5,645,191 | 326,405 | 369,966 | 1,452,313 | 14,018,357 |
| 2 | Other Truck | 2021 | 6,275,288 | 5,714,532 | 308,315 | 365,942 | 1,566,620 | 14,230,697 |
| 2 | Other Truck | 2022 | 6,590,590 | 6,042,797 | 306,732 | 371,484 | 1,667,498 | 14,979,101 |
| 2 | Other Truck | Total | 29,987,461 | 27,512,289 | 1,535,216 | 1,727,890 | 6,891,500 | 67,654,356 |
| 2 | Petroleum/Chemical Truck | 2018 | 59,540 | 326,156 | 12,298 | 10,461 | 0 | 408,455 |
| 2 | Petroleum/Chemical Truck | 2019 | 60,372 | 315,607 | 12,026 | 10,128 | 0 | 398,132 |
| 2 | Petroleum/Chemical Truck | 2020 | 71,655 | 346,684 | 10,707 | 10,555 | 0 | 439,601 |
| 2 | Petroleum/Chemical Truck | 2021 | 70,907 | 329,980 | 9,354 | 10,101 | 0 | 420,342 |
| 2 | Petroleum/Chemical Truck | 2022 | 77,788 | 351,175 | 9,496 | 9,801 | 0 | 448,260 |
| 2 | Petroleum/Chemical Truck | Total | 340,262 | 1,669,601 | 53,880 | 51,046 | 0 | 2,114,790 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--------------------------|--------------|-------------------|--------------------|------------------|------------------|------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Repairer | 2018 | 210,301 | 172,294 | 4,617 | 4,409 | 0 | 391,622 |
| 2 | Repairer | 2019 | 212,999 | 171,778 | 4,740 | 4,549 | 0 | 394,067 |
| 2 | Repairer | 2020 | 239,991 | 190,181 | 4,988 | 5,246 | 0 | 440,407 |
| 2 | Repairer | 2021 | 232,223 | 183,275 | 4,987 | 5,443 | 0 | 425,929 |
| 2 | Repairer | 2022 | 237,962 | 194,799 | 5,191 | 5,204 | 0 | 443,155 |
| 2 | Repairer | Total | 1,133,477 | 912,327 | 24,523 | 24,852 | 0 | 2,095,180 |
| 2 | Sand/Gravel Truck | 2018 | 437,473 | 1,245,226 | 19,134 | 49,013 | 0 | 1,750,845 |
| 2 | Sand/Gravel Truck | 2019 | 458,209 | 1,294,998 | 17,140 | 44,149 | 0 | 1,814,495 |
| 2 | Sand/Gravel Truck | 2020 | 505,578 | 1,370,315 | 20,145 | 42,859 | 0 | 1,938,897 |
| 2 | Sand/Gravel Truck | 2021 | 525,969 | 1,351,084 | 18,473 | 40,809 | 0 | 1,936,335 |
| 2 | Sand/Gravel Truck | 2022 | 602,781 | 1,468,981 | 18,456 | 40,483 | 0 | 2,130,701 |
| 2 | Sand/Gravel Truck | Total | 2,530,010 | 6,730,604 | 93,348 | 217,312 | 0 | 9,571,274 |
| 2 | Tow Truck | 2018 | 291,375 | 288,224 | 8,936 | 15,534 | 0 | 604,069 |
| 2 | Tow Truck | 2019 | 308,012 | 298,173 | 7,959 | 11,881 | 0 | 626,025 |
| 2 | Tow Truck | 2020 | 379,713 | 347,667 | 14,222 | 15,083 | 0 | 756,685 |
| 2 | Tow Truck | 2021 | 387,290 | 355,587 | 16,728 | 14,445 | 0 | 774,050 |
| 2 | Tow Truck | 2022 | 411,224 | 361,881 | 13,102 | 13,661 | 0 | 799,866 |
| 2 | Tow Truck | Total | 1,777,615 | 1,651,532 | 60,947 | 70,603 | 0 | 3,560,696 |
| 2 | Major Class Total | 2018 | 15,030,746 | 18,799,539 | 466,466 | 594,082 | 1,047,097 | 35,937,929 |
| 2 | Major Class Total | 2019 | 15,710,568 | 19,384,508 | 439,292 | 589,438 | 1,210,772 | 37,334,578 |
| 2 | Major Class Total | 2020 | 17,969,175 | 21,503,216 | 488,675 | 659,928 | 1,486,129 | 42,107,123 |
| 2 | Major Class Total | 2021 | 18,315,684 | 21,129,478 | 479,053 | 650,411 | 1,606,378 | 42,181,005 |
| 2 | Major Class Total | 2022 | 19,240,884 | 21,865,820 | 482,933 | 659,786 | 1,708,151 | 43,957,574 |
| 2 | Major Class Total | Total | 86,267,057 | 102,682,562 | 2,356,419 | 3,153,644 | 7,058,528 | 201,518,209 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|------------------|------------------|----------------|----------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 44,485 | 2,077 | 0 | 3,386 | 0 | 49,948 |
| 3 | Charter Bus Local | 2019 | 78,446 | 4,024 | 633 | 3,857 | 0 | 86,961 |
| 3 | Charter Bus Local | 2020 | 68,041 | 3,818 | 922 | 5,030 | 0 | 77,812 |
| 3 | Charter Bus Local | 2021 | 53,029 | 2,479 | 926 | 6,471 | 0 | 62,905 |
| 3 | Charter Bus Local | 2022 | 71,496 | 2,682 | 1,534 | 7,602 | 0 | 83,314 |
| 3 | Charter Bus Local | Total | 315,498 | 15,080 | 4,016 | 26,346 | 0 | 360,940 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 132,708 | 64,456 | 5,323 | 13,133 | 0 | 215,619 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 177,737 | 69,846 | 17,105 | 17,647 | 0 | 282,335 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 95,271 | 59,243 | 14,409 | 24,465 | 0 | 193,388 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 98,199 | 62,263 | 7,039 | 17,551 | 0 | 185,052 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 124,840 | 78,572 | 678 | 15,990 | 0 | 220,080 |
| 3 | Common Carrier Bus Within Manitoba | Total | 628,755 | 334,379 | 44,554 | 88,786 | 0 | 1,096,475 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 51,593 | 18,684 | 0 | 3,655 | 0 | 73,932 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 35,115 | 21,524 | 46 | 6,242 | 0 | 62,927 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 14,506 | 15,045 | 0 | 7,491 | 0 | 37,042 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 16,406 | 16,976 | 2,513 | 5,950 | 0 | 41,845 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 24,141 | 20,619 | 5,859 | 6,655 | 0 | 57,275 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 141,762 | 92,848 | 8,417 | 29,993 | 0 | 273,021 |
| 3 | Funeral Passenger Vehicle | 2018 | 42,956 | 44,418 | 564 | 2,942 | 0 | 90,879 |
| 3 | Funeral Passenger Vehicle | 2019 | 36,568 | 46,421 | 533 | 3,371 | 0 | 86,893 |
| 3 | Funeral Passenger Vehicle | 2020 | 40,527 | 52,757 | 621 | 3,998 | 0 | 97,903 |
| 3 | Funeral Passenger Vehicle | 2021 | 39,303 | 51,733 | 605 | 3,437 | 0 | 95,078 |
| 3 | Funeral Passenger Vehicle | 2022 | 45,457 | 52,408 | 671 | 3,144 | 0 | 101,680 |
| 3 | Funeral Passenger Vehicle | Total | 204,810 | 247,737 | 2,994 | 16,892 | 0 | 472,433 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 215,008 | 37,298 | 1,438 | 0 | 0 | 253,744 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 173,752 | 25,216 | 767 | 0 | 0 | 199,735 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 84,586 | 20,180 | 0 | 0 | 0 | 104,766 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 102,174 | 14,625 | 0 | 0 | 0 | 116,798 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 134,896 | 37,431 | 180 | 0 | 0 | 172,507 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 710,415 | 134,750 | 2,385 | 0 | 0 | 847,550 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 1,136,619 | 413,088 | 28,267 | 37,638 | 0 | 1,615,611 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 1,148,996 | 401,353 | 28,856 | 38,478 | 0 | 1,617,683 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 1,437,695 | 440,806 | 35,427 | 40,986 | 0 | 1,954,914 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 1,442,725 | 411,025 | 32,284 | 43,079 | 0 | 1,929,113 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 1,571,666 | 467,016 | 32,413 | 49,778 | 0 | 2,120,872 |
| 3 | Police/Emergency Passenger Vehicle | Total | 6,737,700 | 2,133,288 | 157,246 | 209,960 | 0 | 9,238,194 |
| 3 | Police/Emergency Truck | 2018 | 62,006 | 38,952 | 15,783 | 10,434 | 0 | 127,175 |
| 3 | Police/Emergency Truck | 2019 | 64,031 | 43,047 | 12,310 | 10,954 | 0 | 130,341 |
| 3 | Police/Emergency Truck | 2020 | 70,477 | 53,451 | 10,814 | 14,210 | 0 | 148,952 |
| 3 | Police/Emergency Truck | 2021 | 69,378 | 57,528 | 8,891 | 15,918 | 0 | 151,715 |
| 3 | Police/Emergency Truck | 2022 | 74,386 | 59,640 | 5,123 | 15,949 | 0 | 155,098 |
| 3 | Police/Emergency Truck | Total | 340,278 | 252,617 | 52,921 | 67,465 | 0 | 713,281 |
| 3 | School Bus Local | 2018 | 515,772 | 718,678 | 28,427 | 80,000 | 0 | 1,342,877 |
| 3 | School Bus Local | 2019 | 538,227 | 755,421 | 29,168 | 85,761 | 0 | 1,408,577 |
| 3 | School Bus Local | 2020 | 579,382 | 846,874 | 36,925 | 113,740 | 0 | 1,576,921 |
| 3 | School Bus Local | 2021 | 641,708 | 848,558 | 34,234 | 104,038 | 0 | 1,628,538 |
| 3 | School Bus Local | 2022 | 665,174 | 898,995 | 31,274 | 107,251 | 0 | 1,702,694 |
| 3 | School Bus Local | Total | 2,940,264 | 4,068,526 | 160,027 | 490,790 | 0 | 7,659,607 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 3,769,673 | 552,220 | 236,099 | 63,015 | 0 | 4,621,008 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 3,875,298 | 458,316 | 229,145 | 37,797 | 0 | 4,600,556 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 4,151,645 | 494,533 | 256,525 | 31,523 | 0 | 4,934,226 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 4,223,425 | 553,826 | 256,507 | 26,966 | 0 | 5,060,724 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 4,264,787 | 596,594 | 232,552 | 18,119 | 0 | 5,112,052 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 20,284,829 | 2,655,489 | 1,210,828 | 177,420 | 0 | 24,328,566 |
| 3 | Transit Bus Local | 2018 | 1,626,608 | 62,104 | 4,286 | 3,341 | 0 | 1,696,340 |
| 3 | Transit Bus Local | 2019 | 1,676,128 | 58,552 | 5,058 | 3,149 | 0 | 1,742,886 |
| 3 | Transit Bus Local | 2020 | 2,008,038 | 67,496 | 4,879 | 3,809 | 0 | 2,084,222 |
| 3 | Transit Bus Local | 2021 | 1,934,733 | 67,557 | 10,885 | 4,444 | 0 | 2,017,620 |
| 3 | Transit Bus Local | 2022 | 1,976,534 | 73,050 | 10,583 | 4,323 | 0 | 2,064,491 |
| 3 | Transit Bus Local | Total | 9,222,041 | 328,760 | 35,692 | 19,067 | 0 | 9,605,559 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------------|-------------------|------------------|------------------|----------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | U-Drive Bus | 2018 | 35,718 | 19,231 | 172 | 0 | 0 | 55,122 |
| 3 | U-Drive Bus | 2019 | 40,934 | 19,625 | 515 | 0 | 0 | 61,074 |
| 3 | U-Drive Bus | 2020 | 27,375 | 18,290 | 81 | 0 | 0 | 45,746 |
| 3 | U-Drive Bus | 2021 | 39,282 | 15,565 | 0 | 0 | 0 | 54,847 |
| 3 | U-Drive Bus | 2022 | 48,793 | 20,609 | 233 | 0 | 0 | 69,635 |
| 3 | U-Drive Bus | Total | 192,102 | 93,320 | 1,001 | 0 | 0 | 286,423 |
| 3 | U-Drive Moped | 2018 | 679 | 0 | 0 | 0 | 0 | 679 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 679 | 0 | 0 | 0 | 0 | 679 |
| 3 | U-Drive Motorhome | 2018 | 17,671 | 14,286 | 0 | 0 | 0 | 31,957 |
| 3 | U-Drive Motorhome | 2019 | 16,382 | 15,584 | 0 | 0 | 0 | 31,966 |
| 3 | U-Drive Motorhome | 2020 | 14,603 | 15,957 | 0 | 0 | 0 | 30,561 |
| 3 | U-Drive Motorhome | 2021 | 11,048 | 19,371 | 0 | 0 | 0 | 30,419 |
| 3 | U-Drive Motorhome | 2022 | 15,897 | 24,453 | 0 | 0 | 0 | 40,350 |
| 3 | U-Drive Motorhome | Total | 75,601 | 89,651 | 0 | 0 | 0 | 165,252 |
| 3 | U-Drive Passenger Vehicle | 2018 | 10,188,146 | 997,587 | 92,266 | 93,614 | 0 | 11,371,613 |
| 3 | U-Drive Passenger Vehicle | 2019 | 10,175,956 | 974,674 | 95,126 | 102,063 | 0 | 11,347,818 |
| 3 | U-Drive Passenger Vehicle | 2020 | 8,387,389 | 1,066,438 | 105,242 | 67,608 | 0 | 9,626,677 |
| 3 | U-Drive Passenger Vehicle | 2021 | 7,972,643 | 986,019 | 94,118 | 85,043 | 0 | 9,137,824 |
| 3 | U-Drive Passenger Vehicle | 2022 | 10,802,509 | 1,062,958 | 88,480 | 109,975 | 0 | 12,063,922 |
| 3 | U-Drive Passenger Vehicle | Total | 47,526,643 | 5,087,676 | 475,232 | 458,303 | 0 | 53,547,854 |
| 3 | U-Drive Truck | 2018 | 2,431,006 | 316,848 | 141,143 | 54,092 | 0 | 2,943,088 |
| 3 | U-Drive Truck | 2019 | 2,693,300 | 333,184 | 120,817 | 62,355 | 0 | 3,209,657 |
| 3 | U-Drive Truck | 2020 | 2,589,023 | 333,687 | 102,947 | 44,413 | 0 | 3,070,070 |
| 3 | U-Drive Truck | 2021 | 2,524,111 | 262,210 | 105,224 | 38,744 | 0 | 2,930,289 |
| 3 | U-Drive Truck | 2022 | 3,141,051 | 253,345 | 103,970 | 54,331 | 0 | 3,552,696 |
| 3 | U-Drive Truck | Total | 13,378,490 | 1,499,275 | 574,101 | 253,935 | 0 | 15,705,801 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 311,141 | 5,291 | 314 | 1,873 | 0 | 318,618 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 382,638 | 8,863 | 565 | 2,700 | 0 | 394,766 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 391,337 | 9,240 | 793 | 2,697 | 0 | 404,066 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 400,396 | 11,263 | 236 | 1,851 | 0 | 413,747 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 484,179 | 13,170 | 1,689 | 2,009 | 0 | 501,047 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 1,969,691 | 47,826 | 3,598 | 11,129 | 0 | 2,032,244 |
| 3 | Major Class Total | 2018 | 20,581,789 | 3,305,216 | 554,084 | 367,123 | 0 | 24,808,212 |
| 3 | Major Class Total | 2019 | 21,113,507 | 3,235,650 | 540,643 | 374,375 | 0 | 25,264,175 |
| 3 | Major Class Total | 2020 | 19,959,896 | 3,497,814 | 569,585 | 359,970 | 0 | 24,387,266 |
| 3 | Major Class Total | 2021 | 19,568,560 | 3,380,999 | 553,463 | 353,492 | 0 | 23,856,514 |
| 3 | Major Class Total | 2022 | 23,445,805 | 3,661,544 | 515,238 | 395,126 | 0 | 28,017,713 |
| 3 | Major Class Total | Total | 104,669,557 | 17,081,223 | 2,733,014 | 1,850,086 | 0 | 126,333,880 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-------------------|-------------------|------------------|------------------|------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 416,140 | 129,572 | 2,567 | 2,819 | 0 | 551,098 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 375,366 | 126,479 | 1,639 | 2,260 | 0 | 505,744 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 318,892 | 101,883 | 3,109 | 2,475 | 0 | 426,360 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 308,473 | 119,663 | 2,404 | 2,756 | 0 | 433,296 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 314,704 | 141,856 | 2,862 | 2,360 | 0 | 461,782 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 1,733,575 | 619,453 | 12,583 | 12,669 | 0 | 2,378,280 |
| 4 | All Purpose Motorcycle | 2018 | 3,073,383 | 1,382,008 | 116,181 | 81,982 | 455,743 | 5,109,297 |
| 4 | All Purpose Motorcycle | 2019 | 2,784,495 | 1,267,471 | 110,451 | 65,269 | 432,596 | 4,660,282 |
| 4 | All Purpose Motorcycle | 2020 | 2,251,292 | 1,175,458 | 97,713 | 64,383 | 330,553 | 3,919,399 |
| 4 | All Purpose Motorcycle | 2021 | 2,436,107 | 1,384,669 | 96,853 | 75,739 | 370,566 | 4,363,934 |
| 4 | All Purpose Motorcycle | 2022 | 2,620,492 | 1,626,511 | 85,001 | 82,851 | 444,892 | 4,859,746 |
| 4 | All Purpose Motorcycle | Total | 13,165,769 | 6,836,117 | 506,199 | 370,224 | 2,034,350 | 22,912,659 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 418,165 | 243,319 | 3,606 | 2,133 | 0 | 667,223 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 430,809 | 240,983 | 3,334 | 1,670 | 0 | 676,796 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 515,275 | 268,762 | 3,207 | 2,355 | 0 | 789,598 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 577,725 | 288,631 | 3,248 | 2,984 | 0 | 872,588 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 585,064 | 314,793 | 3,763 | 4,788 | 0 | 908,408 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 2,527,038 | 1,356,487 | 17,158 | 13,930 | 0 | 3,914,613 |
| 4 | Pleasure Motorcycle | 2018 | 10,994,176 | 14,329,132 | 298,033 | 446,781 | 0 | 26,068,121 |
| 4 | Pleasure Motorcycle | 2019 | 11,489,167 | 14,851,942 | 276,759 | 434,122 | 0 | 27,051,991 |
| 4 | Pleasure Motorcycle | 2020 | 12,867,101 | 15,614,218 | 254,402 | 414,845 | 0 | 29,150,566 |
| 4 | Pleasure Motorcycle | 2021 | 15,001,495 | 18,089,937 | 279,510 | 459,710 | 0 | 33,830,652 |
| 4 | Pleasure Motorcycle | 2022 | 15,641,849 | 19,549,305 | 294,290 | 476,038 | 0 | 35,961,482 |
| 4 | Pleasure Motorcycle | Total | 65,993,788 | 82,434,534 | 1,402,994 | 2,231,496 | 0 | 152,062,812 |
| 4 | Major Class Total | 2018 | 14,901,864 | 16,084,031 | 420,387 | 533,715 | 455,743 | 32,395,739 |
| 4 | Major Class Total | 2019 | 15,079,837 | 16,486,875 | 392,183 | 503,321 | 432,596 | 32,894,812 |
| 4 | Major Class Total | 2020 | 15,952,560 | 17,160,320 | 358,432 | 484,058 | 330,553 | 34,285,923 |
| 4 | Major Class Total | 2021 | 18,323,800 | 19,882,900 | 382,015 | 541,190 | 370,566 | 39,500,471 |
| 4 | Major Class Total | 2022 | 19,162,108 | 21,632,465 | 385,916 | 566,036 | 444,892 | 42,191,418 |
| 4 | Major Class Total | Total | 83,420,169 | 91,246,591 | 1,938,933 | 2,628,320 | 2,034,350 | 181,268,363 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-------------------|-------------------|----------------|------------------|----------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 211,934 | 460,085 | 8,897 | 11,012 | 0 | 691,928 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 230,140 | 465,022 | 9,387 | 11,199 | 0 | 715,749 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 268,191 | 514,279 | 11,365 | 14,661 | 0 | 808,495 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 252,583 | 490,440 | 11,079 | 17,477 | 0 | 771,578 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 247,140 | 452,741 | 10,570 | 19,050 | 0 | 729,501 |
| 5 | All Purpose Trailer \$2500 or less | Total | 1,209,987 | 2,382,566 | 51,298 | 73,398 | 0 | 3,717,251 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 3,567,361 | 11,289,847 | 150,960 | 180,083 | 0 | 15,188,251 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 4,112,464 | 11,680,915 | 171,938 | 208,203 | 0 | 16,173,520 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 4,847,282 | 12,104,084 | 203,112 | 260,460 | 0 | 17,414,938 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 4,894,340 | 11,376,248 | 197,652 | 285,528 | 0 | 16,753,768 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 5,051,036 | 11,175,684 | 191,550 | 302,887 | 0 | 16,721,157 |
| 5 | All Purpose Trailer \$2501 or more | Total | 22,472,484 | 57,626,778 | 915,212 | 1,237,161 | 0 | 82,251,634 |
| 5 | Major Class Total | 2018 | 3,779,295 | 11,749,932 | 159,857 | 191,095 | 0 | 15,880,179 |
| 5 | Major Class Total | 2019 | 4,342,605 | 12,145,937 | 181,324 | 219,402 | 0 | 16,889,268 |
| 5 | Major Class Total | 2020 | 5,115,473 | 12,618,363 | 214,477 | 275,121 | 0 | 18,223,433 |
| 5 | Major Class Total | 2021 | 5,146,923 | 11,866,688 | 208,731 | 303,005 | 0 | 17,525,347 |
| 5 | Major Class Total | 2022 | 5,298,176 | 11,628,425 | 202,121 | 321,937 | 0 | 17,450,658 |
| 5 | Major Class Total | Total | 23,682,471 | 60,009,344 | 966,510 | 1,310,559 | 0 | 85,968,885 |

**Appendix 2
Earned Premium**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|----------------|------------------|---------------|----------------|------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 176,629 | 580,213 | 18,888 | 30,683 | 65 | 806,478 |
| 6 | Off Road Vehicle All Purpose | 2019 | 143,737 | 483,352 | 15,573 | 25,762 | 26 | 668,449 |
| 6 | Off Road Vehicle All Purpose | 2020 | 146,032 | 485,338 | 16,394 | 26,482 | 11 | 674,257 |
| 6 | Off Road Vehicle All Purpose | 2021 | 126,019 | 426,680 | 13,173 | 22,038 | 2 | 587,912 |
| 6 | Off Road Vehicle All Purpose | 2022 | 114,984 | 400,179 | 11,925 | 19,607 | 0 | 546,695 |
| 6 | Off Road Vehicle All Purpose | Total | 707,400 | 2,375,762 | 75,953 | 124,572 | 104 | 3,283,791 |
| 6 | Major Class Total | 2018 | 176,629 | 580,213 | 18,888 | 30,683 | 65 | 806,478 |
| 6 | Major Class Total | 2019 | 143,737 | 483,352 | 15,573 | 25,762 | 26 | 668,449 |
| 6 | Major Class Total | 2020 | 146,032 | 485,338 | 16,394 | 26,482 | 11 | 674,257 |
| 6 | Major Class Total | 2021 | 126,019 | 426,680 | 13,173 | 22,038 | 2 | 587,912 |
| 6 | Major Class Total | 2022 | 114,984 | 400,179 | 11,925 | 19,607 | 0 | 546,695 |
| 6 | Major Class Total | Total | 707,400 | 2,375,762 | 75,953 | 124,572 | 104 | 3,283,791 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------------|--------------------|------------------|-------------------|-------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 15,199 | 4,451 | 0 | 0 | 0 | 19,650 |
| 1 | All Purpose Motorhome | 2019 | 13,821 | 0 | 0 | 0 | 0 | 13,821 |
| 1 | All Purpose Motorhome | 2020 | 69,750 | 0 | 0 | 0 | 0 | 69,750 |
| 1 | All Purpose Motorhome | 2021 | 88,029 | 28,800 | 0 | 0 | 6,791 | 123,620 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 186,799 | 33,251 | 0 | 0 | 6,791 | 226,842 |
| 1 | All Purpose Passenger Vehicle | 2018 | 141,699,948 | 42,347,164 | 1,762,708 | 2,058,640 | 13,817,605 | 201,686,065 |
| 1 | All Purpose Passenger Vehicle | 2019 | 139,515,724 | 44,509,363 | 1,935,012 | 2,043,028 | 14,248,086 | 202,251,214 |
| 1 | All Purpose Passenger Vehicle | 2020 | 98,679,500 | 39,479,523 | 1,302,874 | 1,717,408 | 9,936,057 | 151,115,361 |
| 1 | All Purpose Passenger Vehicle | 2021 | 144,457,695 | 49,774,574 | 1,880,702 | 2,412,102 | 12,961,422 | 211,486,495 |
| 1 | All Purpose Passenger Vehicle | 2022 | 143,753,752 | 52,628,990 | 2,043,928 | 2,057,047 | 15,422,049 | 215,905,767 |
| 1 | All Purpose Passenger Vehicle | Total | 668,106,619 | 228,739,615 | 8,925,224 | 10,288,226 | 66,385,218 | 982,444,902 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 23,372,888 | 17,994,386 | 1,708,702 | 1,706,342 | 5,442,008 | 50,224,325 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 24,095,149 | 17,709,887 | 1,567,060 | 1,933,224 | 5,509,885 | 50,815,205 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 20,363,772 | 19,604,472 | 1,281,080 | 1,973,661 | 5,113,390 | 48,336,374 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 25,893,141 | 21,459,444 | 1,707,702 | 2,220,838 | 6,346,130 | 57,627,255 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 23,936,712 | 20,259,646 | 1,883,107 | 1,991,724 | 6,772,012 | 54,843,201 |
| 1 | All Purpose Truck 4540 kg or less | Total | 117,661,662 | 97,027,835 | 8,147,650 | 9,825,790 | 29,183,424 | 261,846,361 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 72,733 | 21,658 | 521 | 0 | 0 | 94,911 |
| 1 | Collector Passenger Vehicle | 2019 | 27,023 | 32,336 | 0 | 0 | 0 | 59,359 |
| 1 | Collector Passenger Vehicle | 2020 | 42,838 | 26,834 | 0 | 0 | 0 | 69,672 |
| 1 | Collector Passenger Vehicle | 2021 | 45,853 | 78,246 | 2,033 | 0 | 0 | 126,132 |
| 1 | Collector Passenger Vehicle | 2022 | 59,081 | 35,363 | 0 | 0 | 0 | 94,443 |
| 1 | Collector Passenger Vehicle | Total | 247,527 | 194,437 | 2,554 | 0 | 0 | 444,517 |
| 1 | Collector Truck 4540 kg or less | 2018 | 6,320 | 20,133 | 0 | 0 | 0 | 26,454 |
| 1 | Collector Truck 4540 kg or less | 2019 | 651 | 482 | 0 | 0 | 0 | 1,133 |
| 1 | Collector Truck 4540 kg or less | 2020 | 3,100 | 0 | 0 | 0 | 0 | 3,100 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 9,508 | 0 | 0 | 0 | 9,508 |
| 1 | Collector Truck 4540 kg or less | 2022 | 11,800 | 20,809 | 0 | 0 | 0 | 32,610 |
| 1 | Collector Truck 4540 kg or less | Total | 21,871 | 50,933 | 0 | 0 | 0 | 72,804 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 192,571 | 108,888 | 17,616 | 16,127 | 0 | 335,202 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 185,552 | 180,011 | 29,666 | 8,579 | 0 | 403,808 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 125,265 | 60,188 | 10,358 | 5,838 | 0 | 201,650 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 115,189 | 120,748 | 10,699 | 6,430 | 0 | 253,066 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 238,219 | 79,790 | 0 | 16,379 | 0 | 334,388 |
| 1 | Disabled Persons/Private/Business Bus | Total | 856,797 | 549,625 | 68,338 | 53,353 | 0 | 1,528,114 |
| 1 | Farm Passenger Vehicle | 2018 | 9,082 | 1,932,355 | 0 | 0 | 0 | 1,941,438 |
| 1 | Farm Passenger Vehicle | 2019 | 8,403 | 1,930,923 | 0 | 0 | 0 | 1,939,326 |
| 1 | Farm Passenger Vehicle | 2020 | 5,718 | 1,621,586 | 0 | 1,046 | 0 | 1,628,350 |
| 1 | Farm Passenger Vehicle | 2021 | -1,195 | 1,932,387 | 0 | 0 | 0 | 1,931,192 |
| 1 | Farm Passenger Vehicle | 2022 | 4,604 | 2,325,978 | 0 | 0 | 0 | 2,330,582 |
| 1 | Farm Passenger Vehicle | Total | 26,612 | 9,743,229 | 0 | 1,046 | 0 | 9,770,887 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 134,781 | 7,760,371 | 16,033 | 64,769 | 243,605 | 8,219,559 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 67,252 | 8,173,606 | 5,066 | 16,181 | 178,371 | 8,440,476 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 41,184 | 8,652,739 | 11,616 | 26,640 | 138,875 | 8,871,054 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 28,810 | 9,376,049 | 0 | 16,613 | 256,735 | 9,678,207 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 68,718 | 8,891,094 | 0 | 32,768 | 184,931 | 9,177,511 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 340,745 | 42,853,859 | 32,715 | 156,971 | 1,002,516 | 44,386,807 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------------|--------------------|-------------------|-------------------|-------------------|----------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 96,766 | 0 | 32,323 | 0 | 129,090 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 84,412 | 0 | 3,499 | 0 | 87,911 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 58,833 | 0 | 3,559 | 0 | 62,392 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 94,369 | 0 | 44,896 | 0 | 139,265 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 146,786 | 0 | 10,894 | 0 | 157,680 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 481,166 | 0 | 95,172 | 0 | 576,338 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 707,405 | 50,845 | 0 | 0 | 36,185 | 794,435 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 1,057,780 | 96,037 | 11,677 | 3,949 | 107,017 | 1,276,461 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 829,663 | 96,600 | 31,104 | 4,776 | 57,979 | 1,020,122 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 1,942,577 | 162,709 | 3,431 | 19,284 | 97,532 | 2,225,533 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 3,209,010 | 53,001 | 0 | 8,194 | 59,644 | 3,329,849 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 7,746,434 | 459,191 | 46,212 | 36,204 | 358,357 | 8,646,399 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 18,465 | 0 | 0 | 0 | 0 | 18,465 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 5,281 | 0 | 0 | 0 | 0 | 5,281 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 225 | 10,454 | 2,391 | 0 | 0 | 13,070 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1,825 | 0 | 23,037 | 0 | 0 | 24,862 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 25,796 | 10,454 | 25,428 | 0 | 0 | 61,677 |
| 1 | Pleasure Motorhome | 2018 | 231,995 | 325,143 | 3,614 | 6,880 | 0 | 567,633 |
| 1 | Pleasure Motorhome | 2019 | 185,831 | 275,586 | 178 | 0 | 0 | 461,595 |
| 1 | Pleasure Motorhome | 2020 | 127,416 | 149,082 | 0 | 25,845 | 0 | 302,343 |
| 1 | Pleasure Motorhome | 2021 | 187,721 | 183,665 | 0 | 24,515 | 0 | 395,901 |
| 1 | Pleasure Motorhome | 2022 | 184,754 | 83,920 | 0 | 3,894 | 0 | 272,568 |
| 1 | Pleasure Motorhome | Total | 917,717 | 1,017,396 | 3,793 | 61,134 | 0 | 2,000,040 |
| 1 | Pleasure Passenger Vehicle | 2018 | 48,346,994 | 28,189,641 | 562,376 | 1,142,519 | 0 | 78,241,530 |
| 1 | Pleasure Passenger Vehicle | 2019 | 47,017,337 | 29,467,583 | 480,844 | 1,244,330 | 0 | 78,210,094 |
| 1 | Pleasure Passenger Vehicle | 2020 | 41,171,349 | 26,838,634 | 586,978 | 1,033,750 | 0 | 69,630,712 |
| 1 | Pleasure Passenger Vehicle | 2021 | 59,430,607 | 34,474,682 | 568,998 | 1,534,309 | 0 | 96,008,595 |
| 1 | Pleasure Passenger Vehicle | 2022 | 58,599,978 | 36,733,887 | 579,967 | 1,339,163 | 0 | 97,252,994 |
| 1 | Pleasure Passenger Vehicle | Total | 254,566,263 | 155,704,427 | 2,779,162 | 6,294,072 | 0 | 419,343,924 |
| 1 | Pleasure Truck | 2018 | 4,471,558 | 8,681,364 | 469,368 | 650,233 | 0 | 14,272,523 |
| 1 | Pleasure Truck | 2019 | 4,900,980 | 8,614,238 | 419,131 | 954,045 | 0 | 14,888,395 |
| 1 | Pleasure Truck | 2020 | 4,880,764 | 9,511,792 | 392,505 | 806,321 | 0 | 15,591,382 |
| 1 | Pleasure Truck | 2021 | 6,126,573 | 11,098,665 | 472,911 | 858,361 | 0 | 18,556,510 |
| 1 | Pleasure Truck | 2022 | 5,916,035 | 10,479,949 | 388,113 | 953,483 | 0 | 17,737,580 |
| 1 | Pleasure Truck | Total | 26,295,909 | 48,386,009 | 2,142,028 | 4,222,444 | 0 | 81,046,390 |
| 1 | Major Class Total | 2018 | 219,279,939 | 107,533,166 | 4,540,937 | 5,677,834 | 19,539,402 | 356,571,278 |
| 1 | Major Class Total | 2019 | 217,080,783 | 111,074,464 | 4,448,635 | 6,206,837 | 20,043,359 | 358,854,078 |
| 1 | Major Class Total | 2020 | 166,340,317 | 106,100,284 | 3,616,515 | 5,598,846 | 15,246,300 | 296,902,262 |
| 1 | Major Class Total | 2021 | 238,315,224 | 128,804,302 | 4,648,866 | 7,137,348 | 19,668,610 | 398,574,350 |
| 1 | Major Class Total | 2022 | 235,984,489 | 131,739,212 | 4,918,152 | 6,413,547 | 22,438,636 | 401,494,035 |
| 1 | Major Class Total | Total | 1,077,000,752 | 585,251,427 | 22,173,105 | 31,034,412 | 96,936,306 | 1,812,396,002 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|----------------|---------------|---------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 14,038 | 0 | 0 | 0 | 0 | 14,038 |
| 2 | Artisan Truck | 2019 | 19,722 | 36,799 | 0 | 0 | 0 | 56,520 |
| 2 | Artisan Truck | 2020 | 29,328 | 3,328 | 0 | 0 | 0 | 32,655 |
| 2 | Artisan Truck | 2021 | 41,777 | 4,283 | 0 | 0 | 64,748 | 110,808 |
| 2 | Artisan Truck | 2022 | 54,047 | 44,125 | 0 | 0 | 215 | 98,387 |
| 2 | Artisan Truck | Total | 158,912 | 88,534 | 0 | 0 | 64,962 | 312,408 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 1,000,848 | 304,346 | 21,278 | 2,293 | 0 | 1,328,765 |
| 2 | Common Carrier Vehicle Local | 2019 | 1,052,810 | 228,488 | 5,630 | 17,052 | 0 | 1,303,980 |
| 2 | Common Carrier Vehicle Local | 2020 | 1,108,607 | 301,017 | 28,896 | 5,982 | 0 | 1,444,502 |
| 2 | Common Carrier Vehicle Local | 2021 | 1,453,498 | 366,058 | 109,673 | 32,292 | 0 | 1,961,521 |
| 2 | Common Carrier Vehicle Local | 2022 | 1,375,493 | 344,714 | 30,099 | 3,735 | 0 | 1,754,040 |
| 2 | Common Carrier Vehicle Local | Total | 5,991,256 | 1,544,622 | 195,577 | 61,353 | 0 | 7,792,809 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 261,965 | 22,702 | 0 | 0 | 0 | 284,667 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 260,734 | 23,321 | 0 | 0 | 0 | 284,055 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 164,606 | 38,481 | 0 | 0 | 0 | 203,087 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 315,013 | 62,407 | 0 | 0 | 0 | 377,419 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 197,744 | 41,975 | 0 | 0 | 0 | 239,720 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 1,200,063 | 188,886 | 0 | 0 | 0 | 1,388,948 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 19,044 | 8,444 | 0 | 0 | 0 | 27,487 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 37,043 | 13,090 | 0 | 0 | 0 | 50,133 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 103,949 | 18,276 | 0 | 0 | 0 | 122,225 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 129,367 | 64,552 | 0 | 0 | 0 | 193,919 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 104,826 | 104,714 | 0 | 0 | 0 | 209,540 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 394,229 | 209,076 | 0 | 0 | 0 | 603,305 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 255,506 | 192,850 | 0 | 0 | 0 | 448,356 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 386,977 | 161,137 | 0 | 0 | 0 | 548,114 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 401,999 | 191,335 | 0 | 0 | 0 | 593,333 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 439,880 | 163,737 | 0 | 0 | 0 | 603,617 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 552,780 | 257,795 | 0 | 0 | 0 | 810,576 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 2,037,142 | 966,853 | 0 | 0 | 0 | 3,003,995 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 3,845 | 0 | 0 | 0 | 3,845 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 7,754 | 8,677 | 4,760 | 0 | 0 | 21,190 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 4,159 | 54,725 | 0 | 0 | 0 | 58,884 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 2,915 | 47,509 | 2,207 | 0 | 0 | 52,631 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 14,828 | 114,755 | 6,967 | 0 | 0 | 136,549 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 215,023 | 108,125 | 0 | 0 | 0 | 323,147 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 187,736 | 72,970 | 0 | 0 | 0 | 260,707 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 249,270 | 99,776 | 0 | 0 | 0 | 349,046 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 208,561 | 49,902 | 0 | 0 | 0 | 258,463 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 360,634 | 214,949 | 7,750 | 8,069 | 0 | 591,402 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 1,221,224 | 545,722 | 7,750 | 8,069 | 0 | 1,782,765 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 1,469,838 | 740,603 | 18,026 | 10,992 | 0 | 2,239,459 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 1,545,233 | 633,698 | 9,576 | 3,879 | 0 | 2,192,386 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 1,200,404 | 515,122 | 4,041 | 22,885 | 0 | 1,742,452 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 1,503,489 | 719,810 | 23,998 | 3,064 | 0 | 2,250,361 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 1,070,016 | 640,693 | 1,351 | 4,703 | 0 | 1,716,763 |
| 2 | Dealer All Uses except Motorcycles | Total | 6,788,979 | 3,249,926 | 56,991 | 45,524 | 0 | 10,141,420 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 8,985 | 12,410 | 0 | 0 | 0 | 21,395 |
| 2 | Dealer Motorcycle | 2020 | 3,528 | 17,955 | 0 | 0 | 0 | 21,483 |
| 2 | Dealer Motorcycle | 2021 | 27,554 | 0 | 0 | 0 | 0 | 27,554 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 40,067 | 30,365 | 0 | 0 | 0 | 70,432 |
| 2 | Dealer Trailer | 2018 | 0 | 9,651 | 0 | 0 | 0 | 9,651 |
| 2 | Dealer Trailer | 2019 | 407 | 3,432 | 0 | 0 | 0 | 3,839 |
| 2 | Dealer Trailer | 2020 | 0 | 13,421 | 0 | 0 | 0 | 13,421 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 13,713 | 0 | 0 | 0 | 0 | 13,713 |
| 2 | Dealer Trailer | Total | 14,120 | 26,503 | 0 | 0 | 0 | 40,623 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 2,240,136 | 0 | 34,559 | 0 | 2,274,695 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 21,542 | 2,048,375 | 0 | 0 | 0 | 2,069,917 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 7,935 | 2,486,871 | 0 | 0 | 0 | 2,494,806 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 2,800,660 | 0 | 0 | 0 | 2,800,660 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 3,141,461 | 0 | 0 | 0 | 3,141,461 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 29,477 | 12,717,503 | 0 | 34,559 | 0 | 12,781,539 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 1,399 | 0 | 1,399 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 1,399 | 0 | 1,399 |
| 2 | Other Truck | 2018 | 1,429,023 | 1,205,748 | 97,911 | 131,427 | 270,784 | 3,134,892 |
| 2 | Other Truck | 2019 | 1,467,472 | 1,479,482 | 51,210 | 38,659 | 633,564 | 3,670,387 |
| 2 | Other Truck | 2020 | 1,227,151 | 1,213,909 | 131,064 | 18,506 | 466,598 | 3,057,228 |
| 2 | Other Truck | 2021 | 1,718,478 | 1,393,188 | 87,156 | 64,976 | 442,532 | 3,706,329 |
| 2 | Other Truck | 2022 | 1,904,524 | 1,356,723 | 29,253 | 136,422 | 345,078 | 3,772,000 |
| 2 | Other Truck | Total | 7,746,649 | 6,649,048 | 396,594 | 389,990 | 2,158,555 | 17,340,836 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|-------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 45,421 | 0 | 0 | 0 | 45,421 |
| 2 | Petroleum/Chemical Truck | 2019 | 27,035 | 32,996 | 0 | 0 | 0 | 60,031 |
| 2 | Petroleum/Chemical Truck | 2020 | 34,096 | 44,134 | 0 | 0 | 0 | 78,230 |
| 2 | Petroleum/Chemical Truck | 2021 | 12,545 | 60,325 | 0 | 0 | 0 | 72,870 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 33,824 | 0 | 0 | 0 | 33,824 |
| 2 | Petroleum/Chemical Truck | Total | 73,676 | 216,700 | 0 | 0 | 0 | 290,376 |
| 2 | Repairer | 2018 | 48,739 | 15,430 | 14,312 | 0 | 0 | 78,481 |
| 2 | Repairer | 2019 | 47,831 | 4,728 | 0 | 5,050 | 0 | 57,609 |
| 2 | Repairer | 2020 | 48,141 | 27,985 | 0 | 0 | 0 | 76,126 |
| 2 | Repairer | 2021 | 82,129 | 66,369 | 4,905 | 5,835 | 0 | 159,238 |
| 2 | Repairer | 2022 | 15,344 | 16,440 | 4,016 | 13,618 | 0 | 49,417 |
| 2 | Repairer | Total | 242,184 | 130,951 | 23,233 | 24,503 | 0 | 420,872 |
| 2 | Sand/Gravel Truck | 2018 | 64,303 | 0 | 0 | 0 | 0 | 64,303 |
| 2 | Sand/Gravel Truck | 2019 | 32,658 | 8,692 | 0 | 0 | 0 | 41,350 |
| 2 | Sand/Gravel Truck | 2020 | 16,863 | 5,254 | 0 | 0 | 0 | 22,117 |
| 2 | Sand/Gravel Truck | 2021 | 66,771 | 10,410 | 0 | 0 | 0 | 77,180 |
| 2 | Sand/Gravel Truck | 2022 | 0 | 45,506 | 0 | 0 | 0 | 45,506 |
| 2 | Sand/Gravel Truck | Total | 180,594 | 69,863 | 0 | 0 | 0 | 250,457 |
| 2 | Tow Truck | 2018 | 181,217 | 165,833 | 0 | 0 | 0 | 347,049 |
| 2 | Tow Truck | 2019 | 149,512 | 129,037 | 0 | 0 | 0 | 278,549 |
| 2 | Tow Truck | 2020 | 98,303 | 115,920 | 0 | 0 | 0 | 214,224 |
| 2 | Tow Truck | 2021 | 111,592 | 82,572 | 0 | 15,129 | 0 | 209,293 |
| 2 | Tow Truck | 2022 | 188,928 | 94,591 | 0 | 0 | 0 | 283,519 |
| 2 | Tow Truck | Total | 729,553 | 587,953 | 0 | 15,129 | 0 | 1,332,635 |
| 2 | Major Class Total | 2018 | 4,959,545 | 5,063,132 | 151,526 | 180,670 | 270,784 | 10,625,656 |
| 2 | Major Class Total | 2019 | 5,253,451 | 4,897,331 | 71,175 | 64,641 | 633,564 | 10,920,162 |
| 2 | Major Class Total | 2020 | 4,694,181 | 5,092,783 | 164,001 | 47,373 | 466,598 | 10,464,935 |
| 2 | Major Class Total | 2021 | 6,114,812 | 5,898,998 | 225,732 | 121,296 | 507,280 | 12,868,118 |
| 2 | Major Class Total | 2022 | 5,840,965 | 6,385,018 | 74,677 | 166,546 | 345,293 | 12,812,498 |
| 2 | Major Class Total | Total | 26,862,953 | 27,337,261 | 687,112 | 580,525 | 2,223,518 | 57,691,369 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|---------------|----------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 9,666 | 0 | 0 | 0 | 0 | 9,666 |
| 3 | Charter Bus Local | 2019 | 4,900 | 0 | 0 | 0 | 0 | 4,900 |
| 3 | Charter Bus Local | 2020 | 6,080 | 0 | 0 | 0 | 0 | 6,080 |
| 3 | Charter Bus Local | 2021 | 38,336 | 0 | 0 | 0 | 0 | 38,336 |
| 3 | Charter Bus Local | 2022 | 58,382 | 0 | 0 | 0 | 0 | 58,382 |
| 3 | Charter Bus Local | Total | 117,364 | 0 | 0 | 0 | 0 | 117,364 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 2,700 | 6,522 | 0 | 0 | 0 | 9,223 |
| 3 | Funeral Passenger Vehicle | 2019 | 7,806 | 14,486 | 0 | 0 | 0 | 22,293 |
| 3 | Funeral Passenger Vehicle | 2020 | 2,221 | 13,572 | 0 | 0 | 0 | 15,793 |
| 3 | Funeral Passenger Vehicle | 2021 | 7,902 | 40,962 | 0 | 0 | 0 | 48,865 |
| 3 | Funeral Passenger Vehicle | 2022 | 26,351 | 67,924 | 0 | 0 | 0 | 94,275 |
| 3 | Funeral Passenger Vehicle | Total | 46,981 | 143,467 | 0 | 0 | 0 | 190,448 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 52,903 | 25,450 | 0 | 0 | 0 | 78,353 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 44,945 | 27,854 | 0 | 0 | 0 | 72,799 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 28,473 | 41,440 | 0 | 0 | 0 | 69,913 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 75,237 | 1,938 | 0 | 0 | 0 | 77,175 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 68,633 | 53,996 | 0 | 0 | 0 | 122,629 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 270,191 | 150,678 | 0 | 0 | 0 | 420,869 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 1,057,829 | 421,059 | 9,493 | 25,431 | 0 | 1,513,811 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 808,295 | 349,778 | 0 | 0 | 0 | 1,158,073 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 962,203 | 544,955 | 0 | 6,274 | 0 | 1,513,432 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 1,031,770 | 458,069 | 11,771 | 1,993 | 0 | 1,503,603 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 1,138,672 | 487,230 | 2,611 | 1,271 | 0 | 1,629,785 |
| 3 | Police/Emergency Passenger Vehicle | Total | 4,998,769 | 2,261,089 | 23,876 | 34,970 | 0 | 7,318,704 |
| 3 | Police/Emergency Truck | 2018 | 265 | 23,590 | 0 | 0 | 0 | 23,856 |
| 3 | Police/Emergency Truck | 2019 | 5,972 | 56,730 | 2,274 | 0 | 0 | 64,977 |
| 3 | Police/Emergency Truck | 2020 | 10,081 | 103,209 | 8,391 | 0 | 0 | 121,681 |
| 3 | Police/Emergency Truck | 2021 | 29,196 | 64,739 | 0 | 11,575 | 0 | 105,510 |
| 3 | Police/Emergency Truck | 2022 | 17,281 | 42,785 | 0 | 0 | 0 | 60,065 |
| 3 | Police/Emergency Truck | Total | 62,796 | 291,053 | 10,665 | 11,575 | 0 | 376,089 |
| 3 | School Bus Local | 2018 | 161,169 | 229,581 | 4,514 | 14,000 | 0 | 409,263 |
| 3 | School Bus Local | 2019 | 123,027 | 197,549 | 28,213 | 15,183 | 0 | 363,973 |
| 3 | School Bus Local | 2020 | 80,359 | 140,629 | 0 | 0 | 0 | 220,987 |
| 3 | School Bus Local | 2021 | 86,722 | 325,551 | 0 | 9,614 | 0 | 421,887 |
| 3 | School Bus Local | 2022 | 167,494 | 331,246 | 30,000 | 1,675 | 0 | 530,414 |
| 3 | School Bus Local | Total | 618,770 | 1,224,555 | 62,727 | 40,473 | 0 | 1,946,525 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 2,212,405 | 201,585 | 78,184 | 3,179 | 0 | 2,495,353 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 2,217,389 | 247,014 | 111,807 | 13,934 | 0 | 2,590,144 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 1,219,547 | 169,584 | 72,944 | 3,532 | 0 | 1,465,607 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 1,749,761 | 218,144 | 87,897 | 4,884 | 0 | 2,060,686 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 2,147,608 | 337,030 | 87,834 | 5,288 | 0 | 2,577,761 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 9,546,709 | 1,173,357 | 438,667 | 30,817 | 0 | 11,189,550 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|------------------|----------------|----------------|----------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 0 | 56,362 | 8,455 | 0 | 0 | 64,817 |
| 3 | Transit Bus Local | 2019 | 0 | 51,420 | 0 | 0 | 0 | 51,420 |
| 3 | Transit Bus Local | 2020 | 0 | 15,867 | 0 | 0 | 0 | 15,867 |
| 3 | Transit Bus Local | 2021 | 0 | 10,480 | 0 | 0 | 0 | 10,480 |
| 3 | Transit Bus Local | 2022 | 0 | 34,349 | 0 | 0 | 0 | 34,349 |
| 3 | Transit Bus Local | Total | 0 | 168,478 | 8,455 | 0 | 0 | 176,934 |
| 3 | U-Drive Bus | 2018 | 20,105 | 9,386 | 0 | 0 | 0 | 29,491 |
| 3 | U-Drive Bus | 2019 | 28,610 | 101 | 0 | 0 | 0 | 28,711 |
| 3 | U-Drive Bus | 2020 | 0 | 23,590 | 0 | 0 | 0 | 23,590 |
| 3 | U-Drive Bus | 2021 | 53,935 | 0 | 0 | 0 | 0 | 53,935 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 102,650 | 33,077 | 0 | 0 | 0 | 135,726 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 12,042 | 0 | 0 | 0 | 12,042 |
| 3 | U-Drive Motorhome | 2019 | 0 | 6,836 | 0 | 0 | 0 | 6,836 |
| 3 | U-Drive Motorhome | 2020 | 27,139 | 9,912 | 0 | 0 | 0 | 37,050 |
| 3 | U-Drive Motorhome | 2021 | 4,812 | 4,935 | 0 | 0 | 0 | 9,747 |
| 3 | U-Drive Motorhome | 2022 | 6,046 | 10,481 | 0 | 0 | 0 | 16,527 |
| 3 | U-Drive Motorhome | Total | 37,997 | 44,205 | 0 | 0 | 0 | 82,202 |
| 3 | U-Drive Passenger Vehicle | 2018 | 4,992,173 | 535,653 | 53,899 | 47,652 | 0 | 5,629,377 |
| 3 | U-Drive Passenger Vehicle | 2019 | 5,044,285 | 672,961 | 40,664 | 25,948 | 0 | 5,783,858 |
| 3 | U-Drive Passenger Vehicle | 2020 | 3,959,086 | 499,783 | 59,157 | 16,286 | 0 | 4,534,312 |
| 3 | U-Drive Passenger Vehicle | 2021 | 5,369,771 | 390,747 | 54,078 | 20,771 | 0 | 5,835,367 |
| 3 | U-Drive Passenger Vehicle | 2022 | 5,431,529 | 588,991 | 58,867 | 58,559 | 0 | 6,137,946 |
| 3 | U-Drive Passenger Vehicle | Total | 24,796,845 | 2,688,134 | 266,665 | 169,217 | 0 | 27,920,860 |
| 3 | U-Drive Truck | 2018 | 940,690 | 149,208 | 36,465 | 28,307 | 0 | 1,154,671 |
| 3 | U-Drive Truck | 2019 | 991,999 | 171,445 | 40,993 | 4,763 | 0 | 1,209,200 |
| 3 | U-Drive Truck | 2020 | 738,457 | 129,877 | 21,384 | 32,175 | 0 | 921,893 |
| 3 | U-Drive Truck | 2021 | 676,710 | 41,913 | 14,422 | 0 | 0 | 733,045 |
| 3 | U-Drive Truck | 2022 | 801,551 | 119,903 | 37,816 | 14,091 | 0 | 973,362 |
| 3 | U-Drive Truck | Total | 4,149,408 | 612,347 | 151,079 | 79,336 | 0 | 4,992,170 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 283,268 | 17,350 | 0 | 0 | 0 | 300,617 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 298,947 | 19,431 | 0 | 0 | 0 | 318,377 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 246,510 | 21,221 | 0 | 0 | 0 | 267,731 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 447,885 | 43,578 | 0 | 0 | 0 | 491,463 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 504,992 | 22,992 | 0 | 0 | 0 | 527,984 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 1,781,601 | 124,572 | 0 | 0 | 0 | 1,906,173 |
| 3 | Major Class Total | 2018 | 9,733,174 | 1,687,788 | 191,010 | 118,569 | 0 | 11,730,541 |
| 3 | Major Class Total | 2019 | 9,576,175 | 1,815,605 | 223,952 | 59,828 | 0 | 11,675,560 |
| 3 | Major Class Total | 2020 | 7,280,156 | 1,713,637 | 161,876 | 58,267 | 0 | 9,213,936 |
| 3 | Major Class Total | 2021 | 9,572,037 | 1,601,055 | 168,168 | 48,838 | 0 | 11,390,097 |
| 3 | Major Class Total | 2022 | 10,368,538 | 2,096,927 | 217,129 | 80,885 | 0 | 12,763,479 |
| 3 | Major Class Total | Total | 46,530,080 | 8,915,012 | 962,135 | 366,387 | 0 | 56,773,614 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|---------------|---------------|---------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 3,849 | 0 | 0 | 0 | 0 | 3,849 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 3,305 | 41 | 0 | 0 | 0 | 3,346 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 3,219 | 0 | 0 | 0 | 0 | 3,219 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 3,420 | 0 | 0 | 0 | 0 | 3,420 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 996 | 127 | 0 | 0 | 0 | 1,124 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 14,790 | 168 | 0 | 0 | 0 | 14,958 |
| 4 | All Purpose Motorcycle | 2018 | 113,508 | 29,370 | 1,792 | 3,435 | 4,336 | 152,441 |
| 4 | All Purpose Motorcycle | 2019 | 106,312 | 64,448 | 0 | 0 | 5,475 | 176,235 |
| 4 | All Purpose Motorcycle | 2020 | 64,041 | 16,118 | 2,145 | 0 | 4,508 | 86,813 |
| 4 | All Purpose Motorcycle | 2021 | 71,478 | 33,645 | 0 | 0 | 6,857 | 111,979 |
| 4 | All Purpose Motorcycle | 2022 | 89,293 | 32,603 | 4,461 | 0 | 23,662 | 150,019 |
| 4 | All Purpose Motorcycle | Total | 444,632 | 176,184 | 8,398 | 3,435 | 44,837 | 677,487 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 673 | 2,850 | 0 | 0 | 0 | 3,522 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 3,293 | 774 | 0 | 0 | 0 | 4,066 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 718 | 576 | 0 | 0 | 0 | 1,294 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 1,616 | 0 | 0 | 0 | 0 | 1,616 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 4,155 | 0 | 0 | 0 | 0 | 4,155 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 10,454 | 4,200 | 0 | 0 | 0 | 14,654 |
| 4 | Pleasure Motorcycle | 2018 | 526,722 | 681,183 | 24,835 | 2,037 | 0 | 1,234,777 |
| 4 | Pleasure Motorcycle | 2019 | 532,528 | 621,263 | 28,262 | 9,249 | 0 | 1,191,302 |
| 4 | Pleasure Motorcycle | 2020 | 665,122 | 597,924 | 0 | 11,014 | 0 | 1,274,061 |
| 4 | Pleasure Motorcycle | 2021 | 709,890 | 744,549 | 22,006 | 8,804 | 0 | 1,485,249 |
| 4 | Pleasure Motorcycle | 2022 | 667,955 | 395,642 | 11,179 | 4,791 | 0 | 1,079,566 |
| 4 | Pleasure Motorcycle | Total | 3,102,217 | 3,040,560 | 86,281 | 35,895 | 0 | 6,264,954 |
| 4 | Major Class Total | 2018 | 644,751 | 713,403 | 26,626 | 5,472 | 4,336 | 1,394,589 |
| 4 | Major Class Total | 2019 | 645,438 | 686,525 | 28,262 | 9,249 | 5,475 | 1,374,949 |
| 4 | Major Class Total | 2020 | 733,101 | 614,617 | 2,145 | 11,014 | 4,508 | 1,365,387 |
| 4 | Major Class Total | 2021 | 786,404 | 778,194 | 22,006 | 8,804 | 6,857 | 1,602,264 |
| 4 | Major Class Total | 2022 | 762,399 | 428,372 | 15,640 | 4,791 | 23,662 | 1,234,864 |
| 4 | Major Class Total | Total | 3,572,094 | 3,221,112 | 94,680 | 39,330 | 44,837 | 6,972,053 |

**Appendix 3
Collision Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|---------------|---------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 35,880 | 24,257 | 1,045 | 0 | 0 | 61,181 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 31,745 | 34,265 | 1,048 | 2,613 | 0 | 69,672 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 30,899 | 36,125 | 1,334 | 0 | 0 | 68,358 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 13,843 | 48,743 | 0 | 0 | 0 | 62,586 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 21,505 | 68,999 | 2,384 | 0 | 0 | 92,887 |
| 5 | All Purpose Trailer \$2500 or less | Total | 133,871 | 212,389 | 5,810 | 2,613 | 0 | 354,684 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 362,759 | 783,202 | 16,619 | 9,121 | 0 | 1,171,703 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 410,023 | 856,902 | 9,739 | 14,574 | 0 | 1,291,239 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 384,865 | 971,698 | 18,460 | 15,380 | 0 | 1,390,402 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 401,380 | 886,480 | 37,297 | 25,162 | 0 | 1,350,318 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 324,878 | 1,274,987 | 1,839 | 9,036 | 0 | 1,610,741 |
| 5 | All Purpose Trailer \$2501 or more | Total | 1,883,906 | 4,773,270 | 83,955 | 73,273 | 0 | 6,814,404 |
| 5 | Major Class Total | 2018 | 398,639 | 807,459 | 17,664 | 9,121 | 0 | 1,232,884 |
| 5 | Major Class Total | 2019 | 441,768 | 891,167 | 10,788 | 17,187 | 0 | 1,360,911 |
| 5 | Major Class Total | 2020 | 415,764 | 1,007,823 | 19,794 | 15,380 | 0 | 1,458,760 |
| 5 | Major Class Total | 2021 | 415,223 | 935,223 | 37,297 | 25,162 | 0 | 1,412,904 |
| 5 | Major Class Total | 2022 | 346,383 | 1,343,986 | 4,222 | 9,036 | 0 | 1,703,628 |
| 5 | Major Class Total | Total | 2,017,777 | 4,985,659 | 89,765 | 75,886 | 0 | 7,169,088 |

**Appendix 3
 Collision Incurred Losses
 (Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|------------------|------------------|-------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 10,219 | 1,307 | 0 | 0 | 74 | 11,600 |
| 1 | All Purpose Motorhome | 2019 | 22,915 | 27,978 | 0 | 0 | 0 | 50,892 |
| 1 | All Purpose Motorhome | 2020 | 898 | 4,616 | 0 | 0 | 615 | 6,129 |
| 1 | All Purpose Motorhome | 2021 | 5,066 | 30,120 | 0 | 0 | 0 | 35,185 |
| 1 | All Purpose Motorhome | 2022 | 30,870 | 2,360 | 0 | 0 | 0 | 33,230 |
| 1 | All Purpose Motorhome | Total | 69,968 | 66,380 | 0 | 0 | 689 | 137,037 |
| 1 | All Purpose Passenger Vehicle | 2018 | 16,479,838 | 17,734,382 | 485,957 | 470,070 | 2,003,603 | 37,173,851 |
| 1 | All Purpose Passenger Vehicle | 2019 | 18,568,458 | 7,939,029 | 392,245 | 391,982 | 2,008,058 | 29,299,772 |
| 1 | All Purpose Passenger Vehicle | 2020 | 16,374,770 | 7,866,014 | 437,471 | 452,420 | 1,651,395 | 26,782,071 |
| 1 | All Purpose Passenger Vehicle | 2021 | 19,049,368 | 6,566,946 | 353,947 | 495,190 | 1,842,501 | 28,307,951 |
| 1 | All Purpose Passenger Vehicle | 2022 | 23,640,396 | 11,341,162 | 834,848 | 688,640 | 2,696,341 | 39,201,386 |
| 1 | All Purpose Passenger Vehicle | Total | 94,112,830 | 51,447,533 | 2,504,468 | 2,498,301 | 10,201,898 | 160,765,030 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 4,872,280 | 9,682,378 | 485,726 | 738,319 | 1,301,600 | 17,080,303 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 4,662,091 | 4,735,135 | 412,065 | 658,592 | 1,370,892 | 11,838,775 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 4,905,375 | 4,364,034 | 470,606 | 526,821 | 1,194,123 | 11,460,959 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 5,583,229 | 4,473,600 | 617,776 | 792,815 | 1,222,776 | 12,690,196 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 6,708,456 | 6,737,089 | 1,213,647 | 757,855 | 1,629,119 | 17,046,166 |
| 1 | All Purpose Truck 4540 kg or less | Total | 26,731,431 | 29,992,236 | 3,199,821 | 3,474,401 | 6,718,510 | 70,116,398 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 65,872 | 81,849 | 0 | 0 | 0 | 147,720 |
| 1 | Collector Passenger Vehicle | 2019 | 8,309 | 73,020 | 0 | 0 | 0 | 81,329 |
| 1 | Collector Passenger Vehicle | 2020 | 34,827 | 20,209 | 0 | 0 | 0 | 55,035 |
| 1 | Collector Passenger Vehicle | 2021 | 15,386 | 30,760 | 0 | 0 | 0 | 46,146 |
| 1 | Collector Passenger Vehicle | 2022 | 64,754 | 80,637 | 0 | 0 | 0 | 145,392 |
| 1 | Collector Passenger Vehicle | Total | 189,148 | 286,475 | 0 | 0 | 0 | 475,623 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 7,623 | 0 | 0 | 0 | 7,623 |
| 1 | Collector Truck 4540 kg or less | 2019 | 636 | 19,800 | 0 | 0 | 0 | 20,436 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 13,901 | 0 | 0 | 0 | 13,901 |
| 1 | Collector Truck 4540 kg or less | 2021 | 7,394 | 2,613 | 0 | 0 | 0 | 10,007 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 3,416 | 0 | 0 | 0 | 3,416 |
| 1 | Collector Truck 4540 kg or less | Total | 8,030 | 47,354 | 0 | 0 | 0 | 55,384 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 3,872 | 39,855 | 2,132 | 43,181 | 0 | 89,041 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 81,758 | 6,157 | 7,701 | 41,672 | 0 | 137,289 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 61,038 | 14,776 | 7,357 | 2,519 | 0 | 85,690 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 76,271 | 39,600 | 11,590 | 5,280 | 0 | 132,741 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 63,394 | 72,244 | 12,324 | 2,124 | 0 | 150,085 |
| 1 | Disabled Persons/Private/Business Bus | Total | 286,333 | 172,631 | 41,104 | 94,777 | 0 | 594,845 |
| 1 | Farm Passenger Vehicle | 2018 | 12,877 | 650,387 | 0 | 0 | 0 | 663,264 |
| 1 | Farm Passenger Vehicle | 2019 | 275 | 359,640 | 0 | 0 | 0 | 359,915 |
| 1 | Farm Passenger Vehicle | 2020 | 1,026 | 427,896 | 0 | 10 | 0 | 428,933 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 301,260 | 0 | 0 | 0 | 301,260 |
| 1 | Farm Passenger Vehicle | 2022 | 930 | 827,274 | 0 | 0 | 0 | 828,204 |
| 1 | Farm Passenger Vehicle | Total | 15,108 | 2,566,457 | 0 | 10 | 0 | 2,581,575 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 34,297 | 3,803,746 | 0 | 30,514 | 16,791 | 3,885,349 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 12,779 | 2,176,357 | 231 | 2,553 | 55,215 | 2,247,133 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 53,958 | 2,217,306 | 565 | 2,044 | 34,824 | 2,308,696 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 5,594 | 2,748,038 | 400 | 7,339 | 35,060 | 2,796,431 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 27,280 | 4,371,340 | 316 | 500 | 138,075 | 4,537,511 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 133,908 | 15,316,787 | 1,511 | 42,950 | 279,965 | 15,775,121 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------------|--------------------|------------------|------------------|-------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 733 | 41,895 | 0 | 12,317 | 2,340 | 57,285 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 39,101 | 317 | 78 | 0 | 39,497 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 34,300 | 0 | 0 | 0 | 34,300 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 2,701 | 0 | 2,121 | 0 | 4,822 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 14,098 | 0 | 3,143 | 0 | 17,241 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 733 | 132,096 | 317 | 17,660 | 2,340 | 153,146 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 38,791 | 10,097 | 11,138 | 12 | 177 | 60,214 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 107,184 | 12,518 | 1,183 | 271 | 3,163 | 124,320 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 182,738 | 42,510 | 3,042 | 2,430 | 283 | 231,004 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 148,030 | 1,226 | 1,411 | 336 | 376 | 151,379 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 311,192 | 5,326 | 1,261 | 553 | 13,087 | 331,419 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 787,936 | 71,678 | 18,036 | 3,602 | 17,086 | 898,337 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 3,349 | 314 | 0 | 0 | 197 | 3,859 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 356 | 0 | 0 | 356 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 490 | 0 | 2,525 | 95 | 0 | 3,110 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 656 | 2,255 | 0 | 0 | 2,912 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1,248 | 0 | 1,113 | 0 | 0 | 2,361 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 5,087 | 970 | 6,249 | 95 | 197 | 12,598 |
| 1 | Pleasure Motorhome | 2018 | 314,810 | 786,403 | 4,399 | 16,896 | 0 | 1,122,509 |
| 1 | Pleasure Motorhome | 2019 | 198,884 | 550,662 | 0 | 71 | 0 | 749,616 |
| 1 | Pleasure Motorhome | 2020 | 222,150 | 580,714 | 14,627 | 3,027 | 0 | 820,518 |
| 1 | Pleasure Motorhome | 2021 | 138,100 | 359,607 | 0 | 13,330 | 0 | 511,037 |
| 1 | Pleasure Motorhome | 2022 | 237,452 | 514,177 | 14,953 | 17,406 | 0 | 783,988 |
| 1 | Pleasure Motorhome | Total | 1,111,396 | 2,791,563 | 33,979 | 50,730 | 0 | 3,987,668 |
| 1 | Pleasure Passenger Vehicle | 2018 | 6,406,299 | 9,969,446 | 128,681 | 406,412 | 6,151 | 16,916,989 |
| 1 | Pleasure Passenger Vehicle | 2019 | 7,348,204 | 5,873,653 | 100,103 | 233,932 | 0 | 13,555,893 |
| 1 | Pleasure Passenger Vehicle | 2020 | 8,488,788 | 6,950,823 | 132,105 | 379,099 | 0 | 15,950,816 |
| 1 | Pleasure Passenger Vehicle | 2021 | 9,652,298 | 6,893,034 | 212,662 | 394,133 | 0 | 17,152,127 |
| 1 | Pleasure Passenger Vehicle | 2022 | 11,378,398 | 9,812,648 | 316,550 | 425,650 | 0 | 21,933,246 |
| 1 | Pleasure Passenger Vehicle | Total | 43,273,988 | 39,499,606 | 890,101 | 1,839,226 | 6,151 | 85,509,071 |
| 1 | Pleasure Truck | 2018 | 1,332,214 | 5,103,178 | 160,775 | 261,112 | 0 | 6,857,278 |
| 1 | Pleasure Truck | 2019 | 1,053,706 | 2,956,017 | 154,836 | 311,226 | 0 | 4,475,786 |
| 1 | Pleasure Truck | 2020 | 1,399,079 | 2,787,582 | 153,879 | 157,262 | 0 | 4,497,803 |
| 1 | Pleasure Truck | 2021 | 1,633,571 | 2,923,810 | 201,091 | 346,442 | 0 | 5,104,914 |
| 1 | Pleasure Truck | 2022 | 1,689,552 | 4,597,174 | 325,123 | 363,014 | 0 | 6,974,863 |
| 1 | Pleasure Truck | Total | 7,108,122 | 18,367,762 | 995,704 | 1,439,056 | 0 | 27,910,643 |
| 1 | Major Class Total | 2018 | 29,575,451 | 47,912,860 | 1,278,809 | 1,978,833 | 3,330,933 | 84,076,885 |
| 1 | Major Class Total | 2019 | 32,065,199 | 24,769,068 | 1,069,037 | 1,640,377 | 3,437,327 | 62,981,009 |
| 1 | Major Class Total | 2020 | 31,725,137 | 25,324,682 | 1,222,178 | 1,525,728 | 2,881,241 | 62,678,966 |
| 1 | Major Class Total | 2021 | 36,314,308 | 24,373,971 | 1,401,132 | 2,056,986 | 3,100,712 | 67,247,109 |
| 1 | Major Class Total | 2022 | 44,153,921 | 38,378,946 | 2,720,134 | 2,258,885 | 4,476,622 | 91,988,508 |
| 1 | Major Class Total | Total | 173,834,016 | 160,759,526 | 7,691,290 | 9,460,809 | 17,226,836 | 368,972,476 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|----------------|---------------|------------|---------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 15,401 | 40 | 0 | 0 | 15,441 |
| 2 | Artisan Truck | 2019 | 21,440 | 2,435 | 0 | 0 | 3,985 | 27,860 |
| 2 | Artisan Truck | 2020 | 1,248 | 1,345 | 0 | 0 | 587 | 3,180 |
| 2 | Artisan Truck | 2021 | 46,078 | 196 | 0 | 0 | 18,575 | 64,850 |
| 2 | Artisan Truck | 2022 | 0 | 23,010 | 0 | 0 | 1,108 | 24,118 |
| 2 | Artisan Truck | Total | 68,766 | 42,386 | 40 | 0 | 24,256 | 135,448 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 129,751 | 58,630 | 254 | 0 | 0 | 188,635 |
| 2 | Common Carrier Vehicle Local | 2019 | 109,914 | 73,274 | 5,809 | 154 | 0 | 189,151 |
| 2 | Common Carrier Vehicle Local | 2020 | 157,472 | 130,054 | 5,568 | 0 | 0 | 293,094 |
| 2 | Common Carrier Vehicle Local | 2021 | 148,293 | 44,929 | 5,589 | 0 | 0 | 198,810 |
| 2 | Common Carrier Vehicle Local | 2022 | 153,589 | 131,703 | 10,023 | 0 | 0 | 295,315 |
| 2 | Common Carrier Vehicle Local | Total | 699,019 | 438,590 | 27,243 | 154 | 0 | 1,165,006 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 38,018 | 1,476 | 221 | 0 | 0 | 39,716 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 55,927 | 1,202 | 0 | 0 | 0 | 57,129 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 27,867 | 127 | 0 | 0 | 0 | 27,994 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 43,794 | 15,572 | 0 | 0 | 0 | 59,366 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 121,524 | 6,051 | 0 | 0 | 0 | 127,575 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 287,130 | 24,427 | 221 | 0 | 0 | 311,778 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 0 | 25 | 0 | 0 | 0 | 25 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 5,296 | 8,267 | 0 | 0 | 0 | 13,564 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 1,695 | 0 | 0 | 0 | 0 | 1,695 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 14,955 | 5,354 | 0 | 0 | 0 | 20,308 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 23,043 | 24,799 | 0 | 0 | 0 | 47,841 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 44,989 | 38,444 | 0 | 0 | 0 | 83,433 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 27,725 | 20,801 | 0 | 0 | 0 | 48,526 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 46,493 | 21,321 | 0 | 0 | 0 | 67,814 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 55,919 | 30,325 | 0 | 0 | 0 | 86,245 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 45,246 | 103,245 | 0 | 0 | 0 | 148,491 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 52,346 | 5,247 | 0 | 0 | 0 | 57,593 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 227,730 | 180,940 | 0 | 0 | 0 | 408,670 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 144 | 0 | 220 | 0 | 0 | 364 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 315 | 675 | 0 | 0 | 0 | 990 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 17,975 | 0 | 0 | 0 | 0 | 17,975 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 18,434 | 675 | 220 | 0 | 0 | 19,328 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 8,509 | 58,436 | 0 | 0 | 0 | 66,945 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 150,564 | 1,786 | 0 | 0 | 0 | 152,349 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 12,357 | 6,689 | 0 | 0 | 0 | 19,045 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 24,926 | 21,010 | 0 | 0 | 0 | 45,936 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 94,776 | 679 | 0 | 0 | 0 | 95,455 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 291,131 | 88,600 | 0 | 0 | 0 | 379,731 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 312,151 | 330,810 | 2,886 | 0 | 0 | 645,847 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 306,515 | 182,197 | 175 | 0 | 0 | 488,887 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 323,056 | 140,706 | 0 | 275 | 0 | 464,037 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 222,567 | 105,442 | 0 | 0 | 0 | 328,009 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 255,642 | 210,478 | 5,925 | 0 | 0 | 472,045 |
| 2 | Dealer All Uses except Motorcycles | Total | 1,419,931 | 969,632 | 8,986 | 275 | 0 | 2,398,824 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|----------------|------------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 5,434 | 0 | 0 | 0 | 5,434 |
| 2 | Dealer Trailer | 2019 | 1,068 | 0 | 0 | 0 | 0 | 1,068 |
| 2 | Dealer Trailer | 2020 | 0 | 11,379 | 0 | 0 | 0 | 11,379 |
| 2 | Dealer Trailer | 2021 | 11,504 | 22,440 | 0 | 0 | 0 | 33,944 |
| 2 | Dealer Trailer | 2022 | 0 | 5,205 | 0 | 0 | 0 | 5,205 |
| 2 | Dealer Trailer | Total | 12,572 | 44,458 | 0 | 0 | 0 | 57,031 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 72 | 755,791 | 0 | 0 | 0 | 755,863 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 580,529 | 0 | 0 | 0 | 580,529 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 1,102,959 | 0 | 137 | 0 | 1,103,096 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 107 | 904,916 | 0 | 1,636 | 0 | 906,660 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 1,479,447 | 0 | 115 | 0 | 1,479,562 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 180 | 4,823,642 | 0 | 1,889 | 0 | 4,825,710 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2018 | 416,905 | 656,819 | 17,579 | 8,094 | 181,628 | 1,281,024 |
| 2 | Other Truck | 2019 | 487,856 | 428,129 | 74,890 | 2,077 | 205,097 | 1,198,050 |
| 2 | Other Truck | 2020 | 679,828 | 357,724 | 13,420 | 78,663 | 238,154 | 1,367,790 |
| 2 | Other Truck | 2021 | 924,422 | 550,279 | 12,232 | 18,328 | 420,777 | 1,926,037 |
| 2 | Other Truck | 2022 | 569,113 | 824,720 | 30,344 | 32,627 | 176,412 | 1,633,216 |
| 2 | Other Truck | Total | 3,078,124 | 2,817,671 | 148,466 | 139,789 | 1,222,067 | 7,406,117 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 72,301 | 0 | 0 | 0 | 72,301 |
| 2 | Petroleum/Chemical Truck | 2019 | 1,387 | 15,714 | 198 | 0 | 0 | 17,300 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 16,516 | 253 | 0 | 0 | 16,769 |
| 2 | Petroleum/Chemical Truck | 2021 | 1,374 | 216,628 | 0 | 0 | 0 | 218,002 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 19,208 | 0 | 0 | 0 | 19,208 |
| 2 | Petroleum/Chemical Truck | Total | 2,761 | 340,367 | 451 | 0 | 0 | 343,580 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2018 | 7,607 | 1,059 | 0 | 0 | 0 | 8,666 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2021 | 0 | 0 | 2,264 | 0 | 0 | 2,264 |
| 2 | Sand/Gravel Truck | 2022 | 10,500 | 0 | 0 | 0 | 0 | 10,500 |
| 2 | Sand/Gravel Truck | Total | 18,107 | 1,059 | 2,264 | 0 | 0 | 21,430 |
| 2 | Tow Truck | 2018 | 43,715 | 148,649 | 164 | 0 | 0 | 192,527 |
| 2 | Tow Truck | 2019 | 63,030 | 90,451 | 106 | 0 | 0 | 153,586 |
| 2 | Tow Truck | 2020 | 43,326 | 5,578 | 475 | 24,039 | 0 | 73,418 |
| 2 | Tow Truck | 2021 | 66,090 | 10,212 | 153 | 0 | 0 | 76,454 |
| 2 | Tow Truck | 2022 | 84,831 | 90,360 | 0 | 0 | 0 | 175,191 |
| 2 | Tow Truck | Total | 300,991 | 345,249 | 898 | 24,039 | 0 | 671,177 |
| 2 | Major Class Total | 2018 | 984,453 | 2,125,631 | 21,144 | 8,094 | 181,628 | 3,320,949 |
| 2 | Major Class Total | 2019 | 1,249,489 | 1,405,304 | 81,178 | 2,231 | 209,083 | 2,947,285 |
| 2 | Major Class Total | 2020 | 1,302,912 | 1,803,402 | 19,937 | 103,114 | 238,741 | 3,468,106 |
| 2 | Major Class Total | 2021 | 1,549,672 | 2,000,896 | 20,239 | 19,964 | 439,352 | 4,030,122 |
| 2 | Major Class Total | 2022 | 1,383,339 | 2,820,907 | 46,292 | 32,743 | 177,520 | 4,460,800 |
| 2 | Major Class Total | Total | 6,469,864 | 10,156,140 | 188,789 | 166,146 | 1,246,323 | 18,227,263 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|----------------|---------------|---------------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 26,398 | 1,500 | 0 | 0 | 0 | 27,898 |
| 3 | Charter Bus Local | 2022 | 4,323 | 0 | 0 | 0 | 0 | 4,323 |
| 3 | Charter Bus Local | Total | 30,720 | 1,500 | 0 | 0 | 0 | 32,220 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 15,807 | 2,522 | 0 | 0 | 0 | 18,329 |
| 3 | Funeral Passenger Vehicle | 2019 | 1,712 | 0 | 0 | 686 | 0 | 2,398 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 339 | 0 | 7,704 | 0 | 8,043 |
| 3 | Funeral Passenger Vehicle | 2021 | 1,570 | 745 | 0 | 0 | 0 | 2,316 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 79 | 0 | 229 | 0 | 308 |
| 3 | Funeral Passenger Vehicle | Total | 19,090 | 3,686 | 0 | 8,618 | 0 | 31,394 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 10,505 | 42 | 0 | 0 | 0 | 10,548 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 52,668 | 3,641 | 0 | 0 | 0 | 56,309 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 1,368 | 0 | 0 | 0 | 1,368 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 35,615 | 0 | 0 | 0 | 0 | 35,615 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 3,951 | 1,484 | 0 | 0 | 0 | 5,434 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 102,739 | 6,535 | 0 | 0 | 0 | 109,274 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 6,624 | 29,986 | 0 | 7 | 0 | 36,618 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 47,451 | 18,476 | 1 | 0 | 0 | 65,928 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 3,332 | 16,980 | 46 | 451 | 0 | 20,810 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 17,378 | 28,446 | 152 | 0 | 0 | 45,976 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 54,254 | 14,272 | 0 | 0 | 0 | 68,527 |
| 3 | Police/Emergency Passenger Vehicle | Total | 129,041 | 108,160 | 200 | 458 | 0 | 237,859 |
| 3 | Police/Emergency Truck | 2018 | 0 | 747 | 0 | 0 | 0 | 747 |
| 3 | Police/Emergency Truck | 2019 | 0 | 11,431 | 1,673 | 0 | 0 | 13,104 |
| 3 | Police/Emergency Truck | 2020 | 0 | 53,428 | 1,483 | 8,751 | 0 | 63,661 |
| 3 | Police/Emergency Truck | 2021 | 0 | 5,867 | 175 | 0 | 0 | 6,042 |
| 3 | Police/Emergency Truck | 2022 | 0 | 6,370 | 0 | 0 | 0 | 6,370 |
| 3 | Police/Emergency Truck | Total | 0 | 77,843 | 3,331 | 8,751 | 0 | 89,925 |
| 3 | School Bus Local | 2018 | 7,779 | 106,500 | 6,371 | 4,949 | 0 | 125,600 |
| 3 | School Bus Local | 2019 | 7,882 | 19,166 | 444 | 535 | 0 | 28,026 |
| 3 | School Bus Local | 2020 | 541 | 36,462 | 1,189 | 728 | 0 | 38,920 |
| 3 | School Bus Local | 2021 | 39,197 | 42,554 | 2,619 | 76,674 | 0 | 161,045 |
| 3 | School Bus Local | 2022 | 61,927 | 128,083 | 1,690 | 1,914 | 0 | 193,614 |
| 3 | School Bus Local | Total | 117,326 | 332,766 | 12,313 | 84,801 | 0 | 547,206 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 147,518 | 31,281 | 14,612 | 0 | 0 | 193,411 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 150,745 | 34,439 | 23,399 | 39 | 0 | 208,622 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 130,802 | 77,920 | 39,534 | 576 | 0 | 248,832 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 78,297 | 11,332 | 10,548 | 121 | 0 | 100,298 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 75,424 | 35,870 | 8,124 | 0 | 0 | 119,418 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 582,786 | 190,842 | 96,218 | 735 | 0 | 870,581 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|----------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 0 | 55 | 0 | 0 | 0 | 55 |
| 3 | Transit Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2020 | 0 | 296 | 0 | 0 | 0 | 296 |
| 3 | Transit Bus Local | 2021 | 0 | 4,449 | 0 | 0 | 0 | 4,449 |
| 3 | Transit Bus Local | 2022 | 0 | 3,234 | 0 | 0 | 0 | 3,234 |
| 3 | Transit Bus Local | Total | 0 | 8,034 | 0 | 0 | 0 | 8,034 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 311 | 786 | 0 | 0 | 0 | 1,097 |
| 3 | U-Drive Bus | 2021 | 0 | 2,497 | 0 | 0 | 0 | 2,497 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 311 | 3,282 | 0 | 0 | 0 | 3,594 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 11,549 | 75 | 0 | 0 | 0 | 11,624 |
| 3 | U-Drive Motorhome | 2019 | 7,022 | 5,584 | 0 | 0 | 0 | 12,606 |
| 3 | U-Drive Motorhome | 2020 | 5,323 | 4,549 | 0 | 0 | 0 | 9,872 |
| 3 | U-Drive Motorhome | 2021 | 0 | 19,875 | 0 | 0 | 0 | 19,875 |
| 3 | U-Drive Motorhome | 2022 | 3,724 | 80,580 | 0 | 0 | 0 | 84,304 |
| 3 | U-Drive Motorhome | Total | 27,619 | 110,663 | 0 | 0 | 0 | 138,281 |
| 3 | U-Drive Passenger Vehicle | 2018 | 535,656 | 176,454 | 13,284 | 26,270 | 0 | 751,664 |
| 3 | U-Drive Passenger Vehicle | 2019 | 844,935 | 101,966 | 4,192 | 47,372 | 0 | 998,465 |
| 3 | U-Drive Passenger Vehicle | 2020 | 510,011 | 39,511 | 13,870 | 2,435 | 0 | 565,827 |
| 3 | U-Drive Passenger Vehicle | 2021 | 896,159 | 55,775 | 290 | 3,159 | 0 | 955,384 |
| 3 | U-Drive Passenger Vehicle | 2022 | 1,007,551 | 131,781 | 682 | 1,233 | 0 | 1,141,247 |
| 3 | U-Drive Passenger Vehicle | Total | 3,794,313 | 505,487 | 32,318 | 80,469 | 0 | 4,412,587 |
| 3 | U-Drive Truck | 2018 | 176,304 | 47,633 | 10,502 | 46,686 | 0 | 281,124 |
| 3 | U-Drive Truck | 2019 | 153,322 | 23,710 | 4,564 | 1,097 | 0 | 182,692 |
| 3 | U-Drive Truck | 2020 | 158,527 | 69,917 | 2,847 | 3,760 | 0 | 235,050 |
| 3 | U-Drive Truck | 2021 | 220,029 | 8,409 | 3,799 | 2,177 | 0 | 234,414 |
| 3 | U-Drive Truck | 2022 | 160,590 | 16,580 | 17,962 | 419 | 0 | 195,551 |
| 3 | U-Drive Truck | Total | 868,772 | 166,248 | 39,674 | 54,139 | 0 | 1,128,833 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 26,437 | 0 | 0 | 0 | 0 | 26,437 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 65,360 | 0 | 231 | 0 | 0 | 65,591 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 37,392 | 0 | 0 | 0 | 0 | 37,392 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 49,733 | 0 | 0 | 1,642 | 0 | 51,374 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 61,289 | 185 | 546 | 737 | 0 | 62,757 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 240,211 | 185 | 777 | 2,379 | 0 | 243,552 |
| 3 | Major Class Total | 2018 | 938,181 | 395,295 | 44,769 | 77,912 | 0 | 1,456,157 |
| 3 | Major Class Total | 2019 | 1,331,098 | 218,411 | 34,504 | 49,729 | 0 | 1,633,742 |
| 3 | Major Class Total | 2020 | 846,239 | 301,557 | 58,969 | 24,405 | 0 | 1,231,170 |
| 3 | Major Class Total | 2021 | 1,364,377 | 181,448 | 17,584 | 83,773 | 0 | 1,647,182 |
| 3 | Major Class Total | 2022 | 1,433,033 | 418,519 | 29,004 | 4,532 | 0 | 1,885,088 |
| 3 | Major Class Total | Total | 5,912,928 | 1,515,230 | 184,831 | 240,351 | 0 | 7,853,340 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|------------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2020 | 0 | 495 | 0 | 0 | 0 | 495 |
| 4 | Pleasure Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | Total | 0 | 495 | 0 | 0 | 0 | 495 |
| 4 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2020 | 0 | 495 | 0 | 0 | 0 | 495 |
| 4 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | Total | 0 | 495 | 0 | 0 | 0 | 495 |

**Appendix 3
Comprehensive Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|-------------------|----------------|----------------|----------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 155,847 | 190,349 | 0 | 248 | 0 | 346,444 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 114,155 | 137,658 | 0 | 0 | 0 | 251,813 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 135,264 | 135,685 | 1,742 | 2,487 | 0 | 275,177 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 139,986 | 138,337 | 0 | 2,500 | 0 | 280,823 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 150,302 | 137,849 | 10,329 | 2,220 | 0 | 300,700 |
| 5 | All Purpose Trailer \$2500 or less | Total | 695,553 | 739,879 | 12,070 | 7,455 | 0 | 1,454,957 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 1,559,554 | 6,980,162 | 26,077 | 182,933 | 0 | 8,748,726 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 1,380,162 | 3,166,683 | 42,863 | 30,414 | 0 | 4,620,122 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 1,539,146 | 3,845,472 | 23,224 | 39,787 | 0 | 5,447,628 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 1,581,180 | 3,081,464 | 140,708 | 44,841 | 0 | 4,848,193 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 1,864,845 | 4,518,875 | 384,678 | 70,992 | 0 | 6,839,391 |
| 5 | All Purpose Trailer \$2501 or more | Total | 7,924,887 | 21,592,656 | 617,550 | 368,968 | 0 | 30,504,060 |
| 5 | Major Class Total | 2018 | 1,715,400 | 7,170,512 | 26,077 | 183,181 | 0 | 9,095,170 |
| 5 | Major Class Total | 2019 | 1,494,317 | 3,304,341 | 42,863 | 30,414 | 0 | 4,871,935 |
| 5 | Major Class Total | 2020 | 1,674,410 | 3,981,157 | 24,965 | 42,274 | 0 | 5,722,805 |
| 5 | Major Class Total | 2021 | 1,721,165 | 3,219,801 | 140,708 | 47,341 | 0 | 5,129,016 |
| 5 | Major Class Total | 2022 | 2,015,148 | 4,656,724 | 395,007 | 73,212 | 0 | 7,140,091 |
| 5 | Major Class Total | Total | 8,620,440 | 22,332,535 | 629,620 | 376,423 | 0 | 31,959,017 |

**Appendix 3
 Comprehensive Incurred Losses
 (Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|---------------|----------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Passenger Vehicle | 2018 | 1,430,811 | 1,241,508 | 0 | 0 | 121,892 | 2,794,210 |
| 1 | All Purpose Passenger Vehicle | 2019 | 1,342,324 | 882,972 | 0 | 0 | 26,368 | 2,251,664 |
| 1 | All Purpose Passenger Vehicle | 2020 | 1,051,849 | 182,870 | 0 | 0 | 2,500 | 1,237,219 |
| 1 | All Purpose Passenger Vehicle | 2021 | 348,174 | 237,753 | 25,000 | 50,000 | 0 | 660,926 |
| 1 | All Purpose Passenger Vehicle | 2022 | 600,350 | 826,689 | 0 | 0 | 50,000 | 1,477,039 |
| 1 | All Purpose Passenger Vehicle | Total | 4,773,507 | 3,371,791 | 25,000 | 50,000 | 200,760 | 8,421,058 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 395,902 | 88,968 | 0 | 0 | 0 | 484,869 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 54,432 | 138,542 | 0 | 0 | 0 | 192,974 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 60,498 | 265,751 | 0 | 0 | 0 | 326,249 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 166,464 | 34,500 | 5,865 | 0 | 0 | 206,828 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 125,000 | 100,000 | 100,000 | 0 | 75,000 | 400,000 |
| 1 | All Purpose Truck 4540 kg or less | Total | 802,295 | 627,761 | 105,865 | 0 | 75,000 | 1,610,921 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Disabled Persons/Private/Business Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 48,983 | 0 | 0 | 0 | 48,983 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farm Passenger Vehicle | Total | 0 | 48,983 | 0 | 0 | 0 | 48,983 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 188,124 | 0 | 0 | 0 | 188,124 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 0 | 84,989 | 0 | 49,860 | 0 | 134,849 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 0 | 273,114 | 0 | 49,860 | 0 | 322,974 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|------------------|----------------|----------------|----------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2020 | 187,029 | 0 | 0 | 0 | 0 | 187,029 |
| 1 | Pleasure Motorhome | 2021 | 0 | 32,266 | 0 | 0 | 0 | 32,266 |
| 1 | Pleasure Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | Total | 187,029 | 32,266 | 0 | 0 | 0 | 219,294 |
| 1 | Pleasure Passenger Vehicle | 2018 | 1,722,180 | 434,228 | 0 | 0 | 0 | 2,156,408 |
| 1 | Pleasure Passenger Vehicle | 2019 | 435,170 | 199,833 | 0 | 0 | 0 | 635,003 |
| 1 | Pleasure Passenger Vehicle | 2020 | 485,721 | 330,694 | 0 | 50,000 | 0 | 866,414 |
| 1 | Pleasure Passenger Vehicle | 2021 | 1,137,434 | 237,404 | 0 | 0 | 0 | 1,374,838 |
| 1 | Pleasure Passenger Vehicle | 2022 | 407,980 | 201,309 | 0 | 0 | 0 | 609,289 |
| 1 | Pleasure Passenger Vehicle | Total | 4,188,485 | 1,403,468 | 0 | 50,000 | 0 | 5,641,953 |
| 1 | Pleasure Truck | 2018 | 0 | 315,138 | 0 | 0 | 0 | 315,138 |
| 1 | Pleasure Truck | 2019 | 4,535 | 416,886 | 0 | 0 | 0 | 421,421 |
| 1 | Pleasure Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Truck | 2021 | 59,260 | 0 | 0 | 0 | 0 | 59,260 |
| 1 | Pleasure Truck | 2022 | 25,000 | 50,000 | 0 | 0 | 0 | 75,000 |
| 1 | Pleasure Truck | Total | 88,795 | 782,024 | 0 | 0 | 0 | 870,819 |
| 1 | Major Class Total | 2018 | 3,548,892 | 2,267,966 | 0 | 0 | 121,892 | 5,938,750 |
| 1 | Major Class Total | 2019 | 1,836,461 | 1,772,205 | 0 | 49,860 | 26,368 | 3,684,894 |
| 1 | Major Class Total | 2020 | 1,785,096 | 779,315 | 0 | 50,000 | 2,500 | 2,616,911 |
| 1 | Major Class Total | 2021 | 1,711,331 | 541,922 | 30,865 | 50,000 | 0 | 2,334,118 |
| 1 | Major Class Total | 2022 | 1,158,330 | 1,177,998 | 100,000 | 0 | 125,000 | 2,561,328 |
| 1 | Major Class Total | Total | 10,040,110 | 6,539,407 | 130,865 | 149,860 | 275,760 | 17,136,001 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|----------------|----------------|----------|----------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Local | 2022 | 0 | 500,000 | 0 | 0 | 0 | 500,000 |
| 2 | Common Carrier Vehicle Local | Total | 0 | 500,000 | 0 | 0 | 0 | 500,000 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 40,000 | 0 | 0 | 0 | 0 | 40,000 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 40,000 | 0 | 0 | 0 | 0 | 40,000 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 27,060 | 0 | 0 | 0 | 0 | 27,060 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 113,356 | 0 | 0 | 0 | 0 | 113,356 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer All Uses except Motorcycles | Total | 140,416 | 0 | 0 | 0 | 0 | 140,416 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|----------------|----------|----------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | 2019 | 22,573 | 0 | 0 | 0 | 0 | 22,573 |
| 2 | Other Truck | 2020 | 243,444 | 0 | 0 | 0 | 0 | 243,444 |
| 2 | Other Truck | 2021 | 0 | 230,000 | 0 | 0 | 0 | 230,000 |
| 2 | Other Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Other Truck | Total | 266,016 | 230,000 | 0 | 0 | 0 | 496,016 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|----------------|----------------|----------|----------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Sand/Gravel Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Tow Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Major Class Total | 2018 | 27,060 | 0 | 0 | 0 | 0 | 27,060 |
| 2 | Major Class Total | 2019 | 135,928 | 0 | 0 | 0 | 0 | 135,928 |
| 2 | Major Class Total | 2020 | 243,444 | 0 | 0 | 0 | 0 | 243,444 |
| 2 | Major Class Total | 2021 | 0 | 230,000 | 0 | 0 | 0 | 230,000 |
| 2 | Major Class Total | 2022 | 40,000 | 500,000 | 0 | 0 | 0 | 540,000 |
| 2 | Major Class Total | Total | 446,432 | 730,000 | 0 | 0 | 0 | 1,176,432 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|---------------|----------|----------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Transit Bus Local | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Passenger Vehicle | 2018 | 60,542 | 68,134 | 0 | 0 | 0 | 128,676 |
| 3 | U-Drive Passenger Vehicle | 2019 | 113,678 | 0 | 0 | 0 | 0 | 113,678 |
| 3 | U-Drive Passenger Vehicle | 2020 | 163,408 | 17,315 | 0 | 0 | 0 | 180,723 |
| 3 | U-Drive Passenger Vehicle | 2021 | 50,000 | 0 | 0 | 0 | 0 | 50,000 |
| 3 | U-Drive Passenger Vehicle | 2022 | 25,000 | 0 | 0 | 0 | 0 | 25,000 |
| 3 | U-Drive Passenger Vehicle | Total | 412,629 | 85,449 | 0 | 0 | 0 | 498,078 |
| 3 | U-Drive Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Major Class Total | 2018 | 60,542 | 68,134 | 0 | 0 | 0 | 128,676 |
| 3 | Major Class Total | 2019 | 113,678 | 0 | 0 | 0 | 0 | 113,678 |
| 3 | Major Class Total | 2020 | 163,408 | 17,315 | 0 | 0 | 0 | 180,723 |
| 3 | Major Class Total | 2021 | 50,000 | 0 | 0 | 0 | 0 | 50,000 |
| 3 | Major Class Total | 2022 | 25,000 | 0 | 0 | 0 | 0 | 25,000 |
| 3 | Major Class Total | Total | 412,629 | 85,449 | 0 | 0 | 0 | 498,078 |

**Appendix 3
Bodily Injury Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------|----------|----------|----------|----------|------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2019 | 714 | 0 | 0 | 0 | 0 | 714 |
| 4 | Pleasure Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Motorcycle | Total | 714 | 0 | 0 | 0 | 0 | 714 |
| 4 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2019 | 714 | 0 | 0 | 0 | 0 | 714 |
| 4 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Major Class Total | Total | 714 | 0 | 0 | 0 | 0 | 714 |

**Appendix 3
 Bodily Injury Incurred Losses
 (Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
 Bodily Injury Incurred Losses
 (Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|---------------|------------------|----------|----------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 2,912 | 503,858 | 0 | 0 | 0 | 506,770 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 290,684 | 0 | 0 | 0 | 290,684 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 42,010 | 0 | 0 | 0 | 42,010 |
| 6 | Off Road Vehicle All Purpose | 2021 | 38,850 | 65,307 | 0 | 0 | 0 | 104,157 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 100,158 | 0 | 0 | 0 | 100,158 |
| 6 | Off Road Vehicle All Purpose | Total | 41,762 | 1,002,017 | 0 | 0 | 0 | 1,043,779 |
| 6 | Major Class Total | 2018 | 2,912 | 503,858 | 0 | 0 | 0 | 506,770 |
| 6 | Major Class Total | 2019 | 0 | 290,684 | 0 | 0 | 0 | 290,684 |
| 6 | Major Class Total | 2020 | 0 | 42,010 | 0 | 0 | 0 | 42,010 |
| 6 | Major Class Total | 2021 | 38,850 | 65,307 | 0 | 0 | 0 | 104,157 |
| 6 | Major Class Total | 2022 | 0 | 100,158 | 0 | 0 | 0 | 100,158 |
| 6 | Major Class Total | Total | 41,762 | 1,002,017 | 0 | 0 | 0 | 1,043,779 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|----------------|------------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 1,976 | 0 | 0 | 0 | 0 | 1,976 |
| 1 | All Purpose Motorhome | 2019 | 5,550 | 0 | 0 | 0 | 0 | 5,550 |
| 1 | All Purpose Motorhome | 2020 | 4,810 | 0 | 0 | 0 | 0 | 4,810 |
| 1 | All Purpose Motorhome | 2021 | 2,173 | 0 | 0 | 0 | 0 | 2,173 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 14,509 | 0 | 0 | 0 | 0 | 14,509 |
| 1 | All Purpose Passenger Vehicle | 2018 | 18,015,015 | 4,655,982 | 142,794 | 228,085 | 1,341,363 | 24,383,238 |
| 1 | All Purpose Passenger Vehicle | 2019 | 16,760,844 | 4,000,107 | 152,080 | 171,012 | 1,334,933 | 22,418,977 |
| 1 | All Purpose Passenger Vehicle | 2020 | 11,323,388 | 2,713,078 | 115,514 | 116,883 | 617,679 | 14,886,542 |
| 1 | All Purpose Passenger Vehicle | 2021 | 14,475,285 | 4,222,843 | 360,295 | 190,505 | 1,146,004 | 20,394,931 |
| 1 | All Purpose Passenger Vehicle | 2022 | 12,888,096 | 3,172,295 | 206,141 | 181,117 | 1,004,733 | 17,452,383 |
| 1 | All Purpose Passenger Vehicle | Total | 73,462,628 | 18,764,305 | 976,823 | 887,603 | 5,444,711 | 99,536,070 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 3,589,876 | 1,974,683 | 211,169 | 210,852 | 659,925 | 6,646,505 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 3,405,360 | 1,489,005 | 171,620 | 200,577 | 904,786 | 6,171,349 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 2,673,467 | 1,367,698 | 136,558 | 376,799 | 456,965 | 5,011,486 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 2,983,418 | 1,601,920 | 148,894 | 169,740 | 713,225 | 5,617,197 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 2,815,499 | 1,279,292 | 135,171 | 134,238 | 542,826 | 4,907,026 |
| 1 | All Purpose Truck 4540 kg or less | Total | 15,467,620 | 7,712,599 | 803,411 | 1,092,206 | 3,277,727 | 28,353,563 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 750 | 0 | 0 | 0 | 750 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 750 | 0 | 0 | 0 | 750 |
| 1 | Collector Passenger Vehicle | 2018 | 884 | 1,500 | 0 | 0 | 0 | 2,384 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 49,939 | 0 | 0 | 0 | 49,939 |
| 1 | Collector Passenger Vehicle | 2020 | 3,753 | 750 | 0 | 0 | 0 | 4,503 |
| 1 | Collector Passenger Vehicle | 2021 | 3,067 | 0 | 2,119 | 0 | 0 | 5,186 |
| 1 | Collector Passenger Vehicle | 2022 | 4,220 | 516 | 0 | 0 | 0 | 4,737 |
| 1 | Collector Passenger Vehicle | Total | 11,924 | 52,705 | 2,119 | 0 | 0 | 66,748 |
| 1 | Collector Truck 4540 kg or less | 2018 | 750 | 0 | 0 | 0 | 0 | 750 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 500 | 1,923 | 0 | 0 | 0 | 2,423 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 2,020 | 0 | 0 | 0 | 2,020 |
| 1 | Collector Truck 4540 kg or less | 2022 | 1,644 | 750 | 0 | 0 | 0 | 2,394 |
| 1 | Collector Truck 4540 kg or less | Total | 2,894 | 4,693 | 0 | 0 | 0 | 7,587 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 23,704 | 6,090 | 5,187 | 750 | 0 | 35,731 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 26,922 | 8,467 | 5,577 | 2,415 | 0 | 43,381 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 17,962 | 4,468 | 750 | 0 | 0 | 23,180 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 23,865 | 11,375 | 0 | 750 | 0 | 35,990 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 26,340 | 17,156 | 5,750 | 1,500 | 0 | 50,746 |
| 1 | Disabled Persons/Private/Business Bus | Total | 118,793 | 47,556 | 17,264 | 5,415 | 0 | 189,027 |
| 1 | Farm Passenger Vehicle | 2018 | 1,272 | 190,441 | 0 | 0 | 0 | 191,713 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 109,385 | 0 | 0 | 0 | 109,385 |
| 1 | Farm Passenger Vehicle | 2020 | 750 | 118,580 | 0 | 750 | 0 | 120,080 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 103,010 | 0 | 0 | 0 | 103,010 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 79,152 | 0 | 0 | 0 | 79,152 |
| 1 | Farm Passenger Vehicle | Total | 2,022 | 600,568 | 0 | 750 | 0 | 603,340 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 21,108 | 916,950 | 0 | 2,996 | 20,217 | 961,272 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 4,586 | 711,471 | 0 | 828 | 12,670 | 729,554 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 1,766 | 668,660 | 750 | 750 | 8,145 | 680,071 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 8,479 | 608,746 | 0 | 2,226 | 13,406 | 632,856 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 6,426 | 402,729 | 0 | 4,750 | 11,254 | 425,159 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 42,365 | 3,308,555 | 750 | 11,550 | 65,692 | 3,428,913 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------------|-------------------|------------------|------------------|------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 6,189 | 0 | 0 | 0 | 6,189 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 1,647 | 4,748 | 1,641 | 0 | 0 | 8,036 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 3,000 | 0 | 750 | 750 | 4,500 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 83,189 | 0 | 2,584 | 0 | 85,773 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 13,029 | 0 | 0 | 0 | 13,029 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 1,647 | 110,154 | 1,641 | 3,334 | 750 | 117,527 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 64,229 | 3,000 | 750 | 2,535 | 0 | 70,514 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 102,921 | 6,454 | 1,220 | 750 | 9,902 | 121,248 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 63,397 | 13,172 | 2,788 | 0 | 0 | 79,356 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 167,433 | 14,141 | 750 | 1,500 | 4,439 | 188,263 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 235,431 | 5,392 | 750 | 2,250 | 3,047 | 246,870 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 633,412 | 42,159 | 6,258 | 7,035 | 17,388 | 706,252 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 5,903 | 0 | 0 | 0 | 0 | 5,903 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 750 | 0 | 500 | 0 | 0 | 1,250 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 6,000 | 0 | 0 | 6,000 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 6,653 | 0 | 6,500 | 0 | 0 | 13,153 |
| 1 | Pleasure Motorhome | 2018 | 27,480 | 44,541 | 841 | 1,930 | 0 | 74,792 |
| 1 | Pleasure Motorhome | 2019 | 13,361 | 39,796 | 0 | 938 | 0 | 54,095 |
| 1 | Pleasure Motorhome | 2020 | 31,199 | 24,591 | 0 | 0 | 0 | 55,791 |
| 1 | Pleasure Motorhome | 2021 | 13,590 | 58,591 | 0 | 0 | 0 | 72,181 |
| 1 | Pleasure Motorhome | 2022 | 2,253 | 15,208 | 0 | 0 | 0 | 17,461 |
| 1 | Pleasure Motorhome | Total | 87,883 | 182,728 | 841 | 2,869 | 0 | 274,320 |
| 1 | Pleasure Passenger Vehicle | 2018 | 8,271,766 | 3,198,451 | 282,407 | 156,395 | 0 | 11,909,019 |
| 1 | Pleasure Passenger Vehicle | 2019 | 6,839,060 | 3,435,797 | 46,389 | 113,030 | 0 | 10,434,276 |
| 1 | Pleasure Passenger Vehicle | 2020 | 6,142,846 | 2,552,999 | 46,664 | 75,939 | 0 | 8,818,448 |
| 1 | Pleasure Passenger Vehicle | 2021 | 6,965,940 | 3,021,626 | 61,116 | 114,058 | 0 | 10,162,740 |
| 1 | Pleasure Passenger Vehicle | 2022 | 6,227,930 | 2,872,542 | 20,993 | 66,231 | 0 | 9,187,697 |
| 1 | Pleasure Passenger Vehicle | Total | 34,447,542 | 15,081,415 | 457,569 | 525,653 | 0 | 50,512,179 |
| 1 | Pleasure Truck | 2018 | 972,643 | 1,099,285 | 86,455 | 102,667 | 0 | 2,261,050 |
| 1 | Pleasure Truck | 2019 | 892,250 | 1,199,758 | 38,950 | 144,480 | 0 | 2,275,439 |
| 1 | Pleasure Truck | 2020 | 822,382 | 897,773 | 35,128 | 225,449 | 0 | 1,980,732 |
| 1 | Pleasure Truck | 2021 | 1,041,427 | 1,027,401 | 32,937 | 157,081 | 0 | 2,258,846 |
| 1 | Pleasure Truck | 2022 | 739,116 | 813,157 | 32,366 | 107,893 | 0 | 1,692,532 |
| 1 | Pleasure Truck | Total | 4,467,818 | 5,037,373 | 225,837 | 737,570 | 0 | 10,468,598 |
| 1 | Major Class Total | 2018 | 30,996,607 | 12,097,112 | 729,602 | 706,210 | 2,021,505 | 46,551,035 |
| 1 | Major Class Total | 2019 | 28,052,503 | 11,055,678 | 417,477 | 634,031 | 2,262,290 | 42,421,980 |
| 1 | Major Class Total | 2020 | 21,086,219 | 8,366,692 | 338,150 | 797,321 | 1,083,539 | 31,671,921 |
| 1 | Major Class Total | 2021 | 25,685,427 | 10,754,860 | 606,611 | 638,443 | 1,877,074 | 39,562,416 |
| 1 | Major Class Total | 2022 | 22,946,955 | 8,671,217 | 407,171 | 497,980 | 1,561,860 | 34,085,184 |
| 1 | Major Class Total | Total | 128,767,711 | 50,945,560 | 2,499,012 | 3,273,985 | 8,806,268 | 194,292,535 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|----------------|---------------|---------------|--------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 8,887 | 0 | 0 | 0 | 2,111 | 10,998 |
| 2 | Artisan Truck | 2019 | 17,134 | 2,000 | 0 | 0 | 0 | 19,134 |
| 2 | Artisan Truck | 2020 | 5,979 | 750 | 0 | 0 | 2,695 | 9,424 |
| 2 | Artisan Truck | 2021 | 22,966 | 3,618 | 0 | 0 | 0 | 26,584 |
| 2 | Artisan Truck | 2022 | 2,250 | 4,380 | 0 | 0 | 1,032 | 7,662 |
| 2 | Artisan Truck | Total | 57,217 | 10,748 | 0 | 0 | 5,838 | 73,803 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 19,708 | 20,135 | 0 | 0 | 0 | 39,844 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 37,560 | 23,481 | 0 | 0 | 0 | 61,041 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 14,443 | 10,822 | 0 | 0 | 0 | 25,265 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 18,973 | 2,567 | 0 | 0 | 0 | 21,540 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 16,338 | 27,142 | 0 | 0 | 0 | 43,481 |
| 2 | Cement/Brick/Exploration Truck | Total | 107,022 | 84,148 | 0 | 0 | 0 | 191,170 |
| 2 | Common Carrier Vehicle Local | 2018 | 133,462 | 28,814 | 1,500 | 0 | 0 | 163,776 |
| 2 | Common Carrier Vehicle Local | 2019 | 187,406 | 21,865 | 750 | 8,794 | 0 | 218,815 |
| 2 | Common Carrier Vehicle Local | 2020 | 138,419 | 40,622 | 750 | 0 | 0 | 179,791 |
| 2 | Common Carrier Vehicle Local | 2021 | 141,716 | 46,719 | 4,144 | 22,945 | 0 | 215,523 |
| 2 | Common Carrier Vehicle Local | 2022 | 139,098 | 26,083 | 2,221 | 0 | 0 | 167,402 |
| 2 | Common Carrier Vehicle Local | Total | 740,100 | 164,103 | 9,365 | 31,739 | 0 | 945,308 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 169,177 | 24,412 | 0 | 0 | 0 | 193,588 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 134,415 | 12,553 | 0 | 0 | 0 | 146,968 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 147,178 | 4,450 | 0 | 0 | 0 | 151,628 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 206,854 | 16,540 | 0 | 0 | 0 | 223,395 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 66,184 | 3,964 | 0 | 9,500 | 0 | 79,648 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 723,808 | 61,919 | 0 | 9,500 | 0 | 795,227 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 41,099 | 1,642 | 0 | 0 | 0 | 42,741 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 4,432 | 1,500 | 0 | 0 | 0 | 5,932 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 7,656 | 4,023 | 0 | 0 | 0 | 11,679 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 12,696 | 1,032 | 0 | 0 | 0 | 13,728 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 9,702 | 9,107 | 0 | 0 | 0 | 18,809 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 75,585 | 17,305 | 0 | 0 | 0 | 92,889 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 135,489 | 102,747 | 0 | 0 | 0 | 238,235 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 245,886 | 122,251 | 0 | 0 | 0 | 368,137 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 177,202 | 45,837 | 0 | 750 | 0 | 223,789 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 263,668 | 108,040 | 0 | 0 | 0 | 371,708 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 267,048 | 109,344 | 0 | 0 | 0 | 376,393 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 1,089,293 | 488,219 | 0 | 750 | 0 | 1,578,262 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 750 | 2,178 | 0 | 0 | 0 | 2,928 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 750 | 0 | 0 | 0 | 750 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 1,500 | 2,064 | 0 | 0 | 0 | 3,564 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 750 | 750 | 0 | 0 | 1,500 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 2,250 | 5,743 | 750 | 0 | 0 | 8,743 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 43,290 | 256,941 | 34,431 | 0 | 0 | 334,661 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 72,372 | 43,281 | 0 | 3,780 | 0 | 119,433 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 89,139 | 46,406 | 0 | 3,752 | 0 | 139,297 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 155,623 | 62,692 | 985 | 0 | 0 | 219,300 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 110,409 | 67,468 | 1,200 | 0 | 0 | 179,077 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 470,833 | 476,788 | 36,616 | 7,532 | 0 | 991,769 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 152,845 | 75,600 | 2,292 | 0 | 0 | 230,737 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 189,359 | 90,578 | 0 | 0 | 0 | 279,936 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 86,616 | 35,141 | 0 | 1,128 | 0 | 122,886 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 149,094 | 45,461 | 0 | 0 | 0 | 194,555 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 76,449 | 62,907 | 0 | 0 | 0 | 139,356 |
| 2 | Dealer All Uses except Motorcycles | Total | 654,363 | 309,686 | 2,292 | 1,128 | 0 | 967,470 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|---------------|----------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 393,298 | 0 | 7,424 | 0 | 400,722 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 1,570 | 342,481 | 0 | 0 | 0 | 344,051 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 500 | 528,362 | 0 | 5,334 | 0 | 534,197 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 332,380 | 0 | 750 | 0 | 333,130 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 750 | 380,483 | 0 | 0 | 0 | 381,233 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 2,820 | 1,977,004 | 0 | 13,509 | 0 | 1,993,333 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 750 | 0 | 0 | 0 | 750 |
| 2 | Logging Truck | 2019 | 0 | 892 | 0 | 1,414 | 0 | 2,306 |
| 2 | Logging Truck | 2020 | 0 | 2,000 | 0 | 0 | 0 | 2,000 |
| 2 | Logging Truck | 2021 | 0 | 690 | 0 | 0 | 0 | 690 |
| 2 | Logging Truck | 2022 | 0 | 4,130 | 0 | 0 | 0 | 4,130 |
| 2 | Logging Truck | Total | 0 | 8,462 | 0 | 1,414 | 0 | 9,876 |
| 2 | Other Truck | 2018 | 1,056,940 | 517,349 | 11,652 | 20,946 | 54,494 | 1,661,380 |
| 2 | Other Truck | 2019 | 690,910 | 277,915 | 24,190 | 11,804 | 130,216 | 1,135,036 |
| 2 | Other Truck | 2020 | 854,670 | 442,731 | 126,660 | 29,567 | 71,007 | 1,524,636 |
| 2 | Other Truck | 2021 | 901,964 | 568,709 | 5,117 | 17,555 | 78,011 | 1,571,357 |
| 2 | Other Truck | 2022 | 833,730 | 711,219 | 37,200 | 10,656 | 84,382 | 1,677,187 |
| 2 | Other Truck | Total | 4,338,215 | 2,517,922 | 204,819 | 90,528 | 418,110 | 7,569,595 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|------------------|------------------|----------------|----------------|----------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 4,026 | 10,565 | 900 | 0 | 0 | 15,491 |
| 2 | Petroleum/Chemical Truck | 2019 | 7,748 | 23,945 | 0 | 0 | 0 | 31,693 |
| 2 | Petroleum/Chemical Truck | 2020 | 73,826 | 36,245 | 0 | 0 | 0 | 110,071 |
| 2 | Petroleum/Chemical Truck | 2021 | 2,064 | 560,054 | 0 | 0 | 0 | 562,118 |
| 2 | Petroleum/Chemical Truck | 2022 | 3,659 | 134,239 | 0 | 0 | 0 | 137,897 |
| 2 | Petroleum/Chemical Truck | Total | 91,323 | 765,047 | 900 | 0 | 0 | 857,271 |
| 2 | Repairer | 2018 | 250 | 1,427 | 0 | 0 | 0 | 1,677 |
| 2 | Repairer | 2019 | 4,879 | 5,577 | 0 | 3,219 | 0 | 13,675 |
| 2 | Repairer | 2020 | 5,763 | 1,500 | 0 | 0 | 0 | 7,263 |
| 2 | Repairer | 2021 | 5,250 | 17,813 | 750 | 0 | 0 | 23,813 |
| 2 | Repairer | 2022 | 5,324 | 563 | 0 | 0 | 0 | 5,887 |
| 2 | Repairer | Total | 21,466 | 26,880 | 750 | 3,219 | 0 | 52,316 |
| 2 | Sand/Gravel Truck | 2018 | 118,374 | 241,317 | 0 | 0 | 0 | 359,691 |
| 2 | Sand/Gravel Truck | 2019 | 152,006 | 406,518 | 0 | 0 | 0 | 558,525 |
| 2 | Sand/Gravel Truck | 2020 | 109,116 | 116,085 | 0 | 0 | 0 | 225,200 |
| 2 | Sand/Gravel Truck | 2021 | 317,083 | 186,033 | 0 | 0 | 0 | 503,116 |
| 2 | Sand/Gravel Truck | 2022 | 139,833 | 95,029 | 0 | 0 | 0 | 234,862 |
| 2 | Sand/Gravel Truck | Total | 836,411 | 1,044,982 | 0 | 0 | 0 | 1,881,393 |
| 2 | Tow Truck | 2018 | 56,002 | 14,620 | 0 | 1,169 | 0 | 71,792 |
| 2 | Tow Truck | 2019 | 26,596 | 35,013 | 750 | 0 | 0 | 62,359 |
| 2 | Tow Truck | 2020 | 45,299 | 21,046 | 0 | 0 | 0 | 66,345 |
| 2 | Tow Truck | 2021 | 37,086 | 13,146 | 0 | 0 | 0 | 50,232 |
| 2 | Tow Truck | 2022 | 140,681 | 6,512 | 0 | 1,597 | 0 | 148,790 |
| 2 | Tow Truck | Total | 305,664 | 90,338 | 750 | 2,766 | 0 | 399,517 |
| 2 | Major Class Total | 2018 | 1,939,548 | 1,689,616 | 50,775 | 29,539 | 56,605 | 3,766,084 |
| 2 | Major Class Total | 2019 | 1,773,024 | 1,412,028 | 25,690 | 29,012 | 130,216 | 3,369,971 |
| 2 | Major Class Total | 2020 | 1,755,805 | 1,336,770 | 127,410 | 40,532 | 73,702 | 3,334,220 |
| 2 | Major Class Total | 2021 | 2,236,537 | 1,967,558 | 10,996 | 41,250 | 78,011 | 4,334,353 |
| 2 | Major Class Total | 2022 | 1,811,455 | 1,643,321 | 41,371 | 21,752 | 85,414 | 3,603,313 |
| 2 | Major Class Total | Total | 9,516,370 | 8,049,294 | 256,243 | 162,085 | 423,949 | 18,407,940 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|----------------|---------------|---------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 5,494 | 0 | 0 | 0 | 0 | 5,494 |
| 3 | Charter Bus Local | 2019 | 5,127 | 0 | 0 | 0 | 0 | 5,127 |
| 3 | Charter Bus Local | 2020 | 0 | 891 | 0 | 0 | 0 | 891 |
| 3 | Charter Bus Local | 2021 | 8,790 | 0 | 0 | 0 | 0 | 8,790 |
| 3 | Charter Bus Local | 2022 | 9,810 | 0 | 0 | 0 | 0 | 9,810 |
| 3 | Charter Bus Local | Total | 29,221 | 891 | 0 | 0 | 0 | 30,113 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | -126 | 750 | 0 | 0 | 0 | 624 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 10,588 | 0 | 0 | 0 | 0 | 10,588 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 718 | 0 | 0 | 0 | 718 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 4,557 | 750 | 0 | 0 | 0 | 5,307 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 2,938 | 750 | 0 | 0 | 0 | 3,688 |
| 3 | Common Carrier Bus Within Manitoba | Total | 17,957 | 2,968 | 0 | 0 | 0 | 20,925 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 3,482 | 750 | 0 | 0 | 0 | 4,232 |
| 3 | Funeral Passenger Vehicle | 2019 | 750 | 0 | 0 | 0 | 0 | 750 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 4,232 | 750 | 0 | 0 | 0 | 4,982 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 6,715 | 0 | 0 | 0 | 0 | 6,715 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 6,407 | 0 | 0 | 0 | 0 | 6,407 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 2,535 | 0 | 0 | 0 | 0 | 2,535 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 7,799 | 750 | 0 | 0 | 0 | 8,549 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 750 | 0 | 0 | 0 | 0 | 750 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 24,206 | 750 | 0 | 0 | 0 | 24,956 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 52,975 | 11,685 | 0 | 0 | 0 | 64,660 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 36,636 | 13,452 | 0 | 0 | 0 | 50,088 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 28,519 | 21,458 | 0 | 0 | 0 | 49,976 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 28,934 | 10,405 | 0 | 0 | 0 | 39,338 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 48,469 | 3,000 | 750 | 0 | 0 | 52,219 |
| 3 | Police/Emergency Passenger Vehicle | Total | 195,532 | 60,000 | 750 | 0 | 0 | 256,281 |
| 3 | Police/Emergency Truck | 2018 | 0 | 1,851 | 0 | 0 | 0 | 1,851 |
| 3 | Police/Emergency Truck | 2019 | 844 | 750 | 750 | 0 | 0 | 2,344 |
| 3 | Police/Emergency Truck | 2020 | 5,007 | 750 | 750 | 0 | 0 | 6,507 |
| 3 | Police/Emergency Truck | 2021 | 750 | 0 | 0 | 0 | 0 | 750 |
| 3 | Police/Emergency Truck | 2022 | 0 | 750 | 0 | 1,926 | 0 | 2,676 |
| 3 | Police/Emergency Truck | Total | 6,601 | 4,101 | 1,500 | 1,926 | 0 | 14,128 |
| 3 | School Bus Local | 2018 | 78,461 | 23,417 | 0 | 1,571 | 0 | 103,450 |
| 3 | School Bus Local | 2019 | 67,317 | 26,107 | 750 | 2,428 | 0 | 96,602 |
| 3 | School Bus Local | 2020 | 19,408 | 19,999 | 2,000 | 0 | 0 | 41,407 |
| 3 | School Bus Local | 2021 | 56,225 | 20,655 | 0 | 0 | 0 | 76,880 |
| 3 | School Bus Local | 2022 | 74,300 | 22,132 | 0 | 10,750 | 0 | 107,181 |
| 3 | School Bus Local | Total | 295,711 | 112,311 | 2,750 | 14,749 | 0 | 425,521 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 273,076 | 14,289 | 7,774 | 750 | 0 | 295,889 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 246,444 | 21,346 | 6,387 | 2,250 | 0 | 276,427 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 94,829 | 12,964 | 4,294 | 886 | 0 | 112,973 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 182,902 | 33,555 | 6,132 | 0 | 0 | 222,588 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 133,412 | 27,557 | 13,174 | 0 | 0 | 174,142 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 930,663 | 109,711 | 37,761 | 3,886 | 0 | 1,082,020 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|----------------|---------------|---------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 102,629 | 4,662 | 0 | 0 | 0 | 107,291 |
| 3 | Transit Bus Local | 2019 | 100,808 | 10,596 | 0 | 0 | 0 | 111,404 |
| 3 | Transit Bus Local | 2020 | 55,170 | 2,820 | 0 | 0 | 0 | 57,990 |
| 3 | Transit Bus Local | 2021 | 72,566 | 3,788 | 0 | 0 | 0 | 76,355 |
| 3 | Transit Bus Local | 2022 | 88,444 | 7,065 | 19,000 | 0 | 0 | 114,509 |
| 3 | Transit Bus Local | Total | 419,618 | 28,932 | 19,000 | 0 | 0 | 467,549 |
| 3 | U-Drive Bus | 2018 | 1,919 | 0 | 0 | 0 | 0 | 1,919 |
| 3 | U-Drive Bus | 2019 | 7,305 | 1,556 | 0 | 0 | 0 | 8,861 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 750 | 0 | 0 | 0 | 0 | 750 |
| 3 | U-Drive Bus | 2022 | 2,126 | 0 | 0 | 0 | 0 | 2,126 |
| 3 | U-Drive Bus | Total | 12,100 | 1,556 | 0 | 0 | 0 | 13,656 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 750 | 922 | 0 | 0 | 0 | 1,672 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2021 | 688 | 500 | 0 | 0 | 0 | 1,188 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 1,438 | 1,422 | 0 | 0 | 0 | 2,861 |
| 3 | U-Drive Passenger Vehicle | 2018 | 495,474 | 40,944 | 8,528 | 0 | 0 | 544,946 |
| 3 | U-Drive Passenger Vehicle | 2019 | 424,829 | 29,341 | 2,193 | 0 | 0 | 456,363 |
| 3 | U-Drive Passenger Vehicle | 2020 | 303,511 | 49,440 | 750 | 0 | 0 | 353,701 |
| 3 | U-Drive Passenger Vehicle | 2021 | 462,194 | 24,448 | 1,000 | 1,000 | 0 | 488,643 |
| 3 | U-Drive Passenger Vehicle | 2022 | 290,313 | 37,318 | 0 | 1,500 | 0 | 329,132 |
| 3 | U-Drive Passenger Vehicle | Total | 1,976,321 | 181,491 | 12,472 | 2,500 | 0 | 2,172,784 |
| 3 | U-Drive Truck | 2018 | 141,637 | 15,228 | 0 | 0 | 0 | 156,865 |
| 3 | U-Drive Truck | 2019 | 252,992 | 20,306 | 8,808 | 0 | 0 | 282,107 |
| 3 | U-Drive Truck | 2020 | 119,602 | 0 | 0 | 0 | 0 | 119,602 |
| 3 | U-Drive Truck | 2021 | 185,586 | 3,622 | 750 | 0 | 0 | 189,958 |
| 3 | U-Drive Truck | 2022 | 73,756 | 1,500 | 2,250 | 750 | 0 | 78,256 |
| 3 | U-Drive Truck | Total | 773,573 | 40,657 | 11,808 | 750 | 0 | 826,788 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 32,662 | 10,894 | 0 | 0 | 0 | 43,556 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 24,875 | 0 | 0 | 0 | 0 | 24,875 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 22,186 | 0 | 0 | 0 | 0 | 22,186 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 28,339 | 938 | 0 | 0 | 0 | 29,277 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 36,813 | 0 | 0 | 0 | 0 | 36,813 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 144,875 | 11,832 | 0 | 0 | 0 | 156,708 |
| 3 | Major Class Total | 2018 | 1,195,148 | 125,393 | 16,302 | 2,321 | 0 | 1,339,164 |
| 3 | Major Class Total | 2019 | 1,184,922 | 123,454 | 18,889 | 4,678 | 0 | 1,331,943 |
| 3 | Major Class Total | 2020 | 650,766 | 109,040 | 7,794 | 886 | 0 | 768,487 |
| 3 | Major Class Total | 2021 | 1,040,081 | 99,411 | 7,882 | 1,000 | 0 | 1,148,374 |
| 3 | Major Class Total | 2022 | 761,131 | 100,072 | 35,174 | 14,926 | 0 | 911,302 |
| 3 | Major Class Total | Total | 4,832,049 | 557,371 | 86,041 | 23,811 | 0 | 5,499,271 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|----------------|----------------|--------------|----------|--------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 3,930 | 0 | 0 | 0 | 0 | 3,930 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 2,833 | 0 | 0 | 0 | 0 | 2,833 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 6,763 | 0 | 0 | 0 | 0 | 6,763 |
| 4 | All Purpose Motorcycle | 2018 | 2,089 | 0 | 0 | 0 | 0 | 2,089 |
| 4 | All Purpose Motorcycle | 2019 | 5,522 | 2,364 | 0 | 0 | 0 | 7,886 |
| 4 | All Purpose Motorcycle | 2020 | 3,090 | 0 | 0 | 0 | 0 | 3,090 |
| 4 | All Purpose Motorcycle | 2021 | 3,485 | 0 | 0 | 0 | 1,294 | 4,779 |
| 4 | All Purpose Motorcycle | 2022 | 2,364 | 0 | 0 | 0 | 0 | 2,364 |
| 4 | All Purpose Motorcycle | Total | 16,550 | 2,364 | 0 | 0 | 1,294 | 20,208 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 500 | 500 | 0 | 0 | 0 | 1,000 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 641 | 0 | 0 | 0 | 0 | 641 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 1,250 | 0 | 0 | 0 | 0 | 1,250 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 2,391 | 500 | 0 | 0 | 0 | 2,891 |
| 4 | Pleasure Motorcycle | 2018 | 16,406 | 21,286 | 0 | 0 | 0 | 37,692 |
| 4 | Pleasure Motorcycle | 2019 | 32,978 | 29,429 | 734 | 0 | 0 | 63,141 |
| 4 | Pleasure Motorcycle | 2020 | 17,487 | 20,830 | 500 | 0 | 0 | 38,816 |
| 4 | Pleasure Motorcycle | 2021 | 22,502 | 14,137 | 0 | 0 | 0 | 36,639 |
| 4 | Pleasure Motorcycle | 2022 | 16,881 | 14,299 | 0 | 0 | 0 | 31,180 |
| 4 | Pleasure Motorcycle | Total | 106,254 | 99,980 | 1,234 | 0 | 0 | 207,468 |
| 4 | Major Class Total | 2018 | 22,925 | 21,786 | 0 | 0 | 0 | 44,710 |
| 4 | Major Class Total | 2019 | 38,500 | 31,793 | 734 | 0 | 0 | 71,028 |
| 4 | Major Class Total | 2020 | 21,218 | 20,830 | 500 | 0 | 0 | 42,547 |
| 4 | Major Class Total | 2021 | 30,071 | 14,137 | 0 | 0 | 1,294 | 45,502 |
| 4 | Major Class Total | 2022 | 19,244 | 14,299 | 0 | 0 | 0 | 33,544 |
| 4 | Major Class Total | Total | 131,958 | 102,845 | 1,234 | 0 | 1,294 | 237,331 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|---------------|---------------|--------------|------------|----------|---------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 6,750 | 750 | 0 | 0 | 0 | 7,500 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 2,344 | 0 | 0 | 0 | 0 | 2,344 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 6,071 | 750 | 0 | 0 | 0 | 6,821 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 2,760 | 2,814 | 0 | 0 | 0 | 5,575 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 750 | 0 | 0 | 0 | 0 | 750 |
| 5 | All Purpose Trailer \$2500 or less | Total | 18,675 | 4,314 | 0 | 0 | 0 | 22,989 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 6,582 | 6,602 | 0 | 0 | 0 | 13,184 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 2,860 | 8,500 | 1,101 | 0 | 0 | 12,462 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 4,587 | 2,720 | 0 | 0 | 0 | 7,307 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 828 | 7,193 | 0 | 0 | 0 | 8,021 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 21,563 | 4,074 | 0 | 938 | 0 | 26,575 |
| 5 | All Purpose Trailer \$2501 or more | Total | 36,420 | 29,088 | 1,101 | 938 | 0 | 67,548 |
| 5 | Major Class Total | 2018 | 13,332 | 7,352 | 0 | 0 | 0 | 20,684 |
| 5 | Major Class Total | 2019 | 5,205 | 8,500 | 1,101 | 0 | 0 | 14,806 |
| 5 | Major Class Total | 2020 | 10,658 | 3,470 | 0 | 0 | 0 | 14,128 |
| 5 | Major Class Total | 2021 | 3,588 | 10,007 | 0 | 0 | 0 | 13,595 |
| 5 | Major Class Total | 2022 | 22,313 | 4,074 | 0 | 938 | 0 | 27,325 |
| 5 | Major Class Total | Total | 55,095 | 33,403 | 1,101 | 938 | 0 | 90,537 |

**Appendix 3
Property Damage Incurred Losses
(Adjusted for Basic Product Change)**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|---------------|----------------|--------------|--------------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 3,580 | 24,375 | 1,248 | 750 | 0 | 29,953 |
| 6 | Off Road Vehicle All Purpose | 2019 | 6,415 | 28,815 | 4,201 | 0 | 0 | 39,430 |
| 6 | Off Road Vehicle All Purpose | 2020 | 6,895 | 60,558 | 0 | 4,057 | 0 | 71,510 |
| 6 | Off Road Vehicle All Purpose | 2021 | 4,500 | 36,938 | 0 | 0 | 0 | 41,438 |
| 6 | Off Road Vehicle All Purpose | 2022 | 2,643 | 43,397 | 0 | 0 | 0 | 46,041 |
| 6 | Off Road Vehicle All Purpose | Total | 24,033 | 194,084 | 5,449 | 4,807 | 0 | 228,372 |
| 6 | Major Class Total | 2018 | 3,580 | 24,375 | 1,248 | 750 | 0 | 29,953 |
| 6 | Major Class Total | 2019 | 6,415 | 28,815 | 4,201 | 0 | 0 | 39,430 |
| 6 | Major Class Total | 2020 | 6,895 | 60,558 | 0 | 4,057 | 0 | 71,510 |
| 6 | Major Class Total | 2021 | 4,500 | 36,938 | 0 | 0 | 0 | 41,438 |
| 6 | Major Class Total | 2022 | 2,643 | 43,397 | 0 | 0 | 0 | 46,041 |
| 6 | Major Class Total | Total | 24,033 | 194,084 | 5,449 | 4,807 | 0 | 228,372 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 2,370 | 0 | 0 | 0 | 0 | 2,370 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 52,918 | 0 | 0 | 0 | 0 | 52,918 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 55,288 | 0 | 0 | 0 | 0 | 55,288 |
| 1 | All Purpose Passenger Vehicle | 2018 | 15,938,244 | 5,425,752 | 30,587 | 319,280 | 2,041,342 | 23,755,205 |
| 1 | All Purpose Passenger Vehicle | 2019 | 8,887,805 | 4,861,510 | 27,463 | 35,331 | 3,620,141 | 17,432,251 |
| 1 | All Purpose Passenger Vehicle | 2020 | 11,835,781 | 8,194,690 | 22,284 | 30,626 | 667,516 | 20,750,898 |
| 1 | All Purpose Passenger Vehicle | 2021 | 8,582,972 | 4,424,612 | 62,622 | 54,672 | 1,680,379 | 14,805,257 |
| 1 | All Purpose Passenger Vehicle | 2022 | 9,182,652 | 2,691,023 | 73,245 | 122,346 | 913,739 | 12,983,006 |
| 1 | All Purpose Passenger Vehicle | Total | 54,427,455 | 25,597,587 | 216,201 | 562,256 | 8,923,117 | 89,726,616 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 2,103,454 | 1,235,374 | 106,608 | 78,425 | 560,539 | 4,084,400 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 4,320,856 | 608,537 | 17,160 | 209,224 | 978,479 | 6,134,255 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 2,370,241 | 915,931 | 19,182 | 66,820 | 1,125,185 | 4,497,359 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 1,046,683 | 3,640,153 | 37,859 | 28,846 | 295,494 | 5,049,036 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 1,294,558 | 818,152 | 86,973 | 62,421 | 337,293 | 2,599,396 |
| 1 | All Purpose Truck 4540 kg or less | Total | 11,135,792 | 7,218,147 | 267,781 | 445,735 | 3,296,991 | 22,364,446 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 3,548 | 0 | 0 | 0 | 0 | 3,548 |
| 1 | Collector Passenger Vehicle | 2019 | 1,226 | 0 | 0 | 0 | 0 | 1,226 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 729 | 0 | 0 | 0 | 0 | 729 |
| 1 | Collector Passenger Vehicle | 2022 | 5,632 | 0 | 0 | 0 | 0 | 5,632 |
| 1 | Collector Passenger Vehicle | Total | 11,135 | 0 | 0 | 0 | 0 | 11,135 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 221 | 0 | 0 | 0 | 221 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 3,360 | 0 | 0 | 0 | 3,360 |
| 1 | Collector Truck 4540 kg or less | 2022 | 3,129 | 5,620 | 0 | 0 | 0 | 8,749 |
| 1 | Collector Truck 4540 kg or less | Total | 3,129 | 9,201 | 0 | 0 | 0 | 12,329 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 12,760 | 240 | 66 | 0 | 0 | 13,066 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 53,043 | 39,175 | 0 | 0 | 0 | 92,218 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 38,394 | 0 | 0 | 0 | 0 | 38,394 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 3,621 | 8,875 | 0 | 0 | 0 | 12,496 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 46,705 | 9,877 | 0 | 2,450 | 0 | 59,033 |
| 1 | Disabled Persons/Private/Business Bus | Total | 154,524 | 58,167 | 66 | 2,450 | 0 | 215,208 |
| 1 | Farm Passenger Vehicle | 2018 | 3,083 | 55,838 | 0 | 0 | 0 | 58,921 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 35,756 | 0 | 0 | 0 | 35,756 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 55,253 | 0 | 0 | 0 | 55,253 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 26,260 | 0 | 0 | 0 | 26,260 |
| 1 | Farm Passenger Vehicle | 2022 | 1,225 | 92,221 | 0 | 0 | 0 | 93,446 |
| 1 | Farm Passenger Vehicle | Total | 4,308 | 265,328 | 0 | 0 | 0 | 269,636 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 803 | 775,439 | 0 | 900 | 10,987 | 788,128 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 37,758 | 460,640 | 0 | 0 | 13,746 | 512,144 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 365,902 | 0 | 0 | 4,488 | 370,391 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 1,375 | 224,787 | 0 | 0 | 58,374 | 284,536 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 29,895 | 363,185 | 0 | 0 | 7,350 | 400,431 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 69,831 | 2,189,954 | 0 | 900 | 94,946 | 2,355,630 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|----------------|------------------|-------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 638 | 0 | 540 | 0 | 1,178 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 950 | 0 | 0 | 0 | 950 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 1,201 | 0 | 1,201 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 1,375 | 0 | 0 | 0 | 1,375 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 2,963 | 0 | 1,741 | 0 | 4,703 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 26,468 | 1,715 | 0 | 0 | 4,018 | 32,201 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 41,033 | 1,313 | 0 | 0 | 486 | 42,831 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 21,210 | 5,256 | 0 | 0 | 0 | 26,466 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 100,952 | 7,596 | 0 | 0 | 1,225 | 109,773 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 172,678 | 5,050 | 0 | 1,550 | 4,900 | 184,178 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 362,341 | 20,929 | 0 | 1,550 | 10,629 | 395,449 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 1,131 | 0 | 0 | 0 | 0 | 1,131 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1,225 | 0 | 0 | 0 | 0 | 1,225 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 2,356 | 0 | 0 | 0 | 0 | 2,356 |
| 1 | Pleasure Motorhome | 2018 | 590 | 13,614 | 0 | 0 | 0 | 14,203 |
| 1 | Pleasure Motorhome | 2019 | 983 | 0 | 0 | 0 | 0 | 983 |
| 1 | Pleasure Motorhome | 2020 | 2,878 | 255 | 0 | 0 | 0 | 3,132 |
| 1 | Pleasure Motorhome | 2021 | 5,907 | 5,246 | 0 | 0 | 0 | 11,152 |
| 1 | Pleasure Motorhome | 2022 | 2,820 | 0 | 0 | 0 | 0 | 2,820 |
| 1 | Pleasure Motorhome | Total | 13,177 | 19,114 | 0 | 0 | 0 | 32,291 |
| 1 | Pleasure Passenger Vehicle | 2018 | 5,478,205 | 4,880,330 | 7,943 | 83,688 | 0 | 10,450,165 |
| 1 | Pleasure Passenger Vehicle | 2019 | 4,804,084 | 4,984,378 | 5,959 | 218,372 | 0 | 10,012,793 |
| 1 | Pleasure Passenger Vehicle | 2020 | 5,600,856 | 11,174,250 | 15,647 | 45,710 | 0 | 16,836,463 |
| 1 | Pleasure Passenger Vehicle | 2021 | 5,215,157 | 4,573,794 | 49,169 | 41,688 | 0 | 9,879,808 |
| 1 | Pleasure Passenger Vehicle | 2022 | 4,362,646 | 2,103,138 | 8,467 | 61,631 | 0 | 6,535,882 |
| 1 | Pleasure Passenger Vehicle | Total | 25,460,947 | 27,715,891 | 87,184 | 451,088 | 0 | 53,715,111 |
| 1 | Pleasure Truck | 2018 | 383,603 | 685,056 | 670 | 36,075 | 0 | 1,105,403 |
| 1 | Pleasure Truck | 2019 | 406,698 | 972,816 | 36,830 | 85,099 | 0 | 1,501,444 |
| 1 | Pleasure Truck | 2020 | 233,169 | 934,434 | 6,776 | 26,183 | 0 | 1,200,562 |
| 1 | Pleasure Truck | 2021 | 273,978 | 872,633 | 30,375 | 21,973 | 0 | 1,198,959 |
| 1 | Pleasure Truck | 2022 | 418,805 | 628,475 | 3,975 | 45,039 | 0 | 1,096,294 |
| 1 | Pleasure Truck | Total | 1,716,253 | 4,093,414 | 78,626 | 214,368 | 0 | 6,102,662 |
| 1 | Major Class Total | 2018 | 23,951,889 | 13,074,216 | 145,874 | 518,907 | 2,616,886 | 40,307,772 |
| 1 | Major Class Total | 2019 | 18,555,855 | 11,964,125 | 87,412 | 548,026 | 4,612,853 | 35,768,271 |
| 1 | Major Class Total | 2020 | 20,102,529 | 21,646,920 | 63,889 | 169,339 | 1,797,190 | 43,779,867 |
| 1 | Major Class Total | 2021 | 15,284,291 | 13,787,316 | 180,025 | 148,380 | 2,035,473 | 31,435,484 |
| 1 | Major Class Total | 2022 | 15,521,971 | 6,718,117 | 172,660 | 295,436 | 1,263,282 | 23,971,466 |
| 1 | Major Class Total | Total | 93,416,535 | 67,190,695 | 649,859 | 1,680,088 | 12,325,683 | 175,262,859 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|----------------|----------------|--------------|--------------|--------------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 5,602 | 0 | 0 | 0 | 0 | 5,602 |
| 2 | Artisan Truck | 2019 | 267 | 35,272 | 0 | 0 | 0 | 35,539 |
| 2 | Artisan Truck | 2020 | 726 | 0 | 0 | 0 | 0 | 726 |
| 2 | Artisan Truck | 2021 | 239 | 0 | 0 | 0 | 654 | 893 |
| 2 | Artisan Truck | 2022 | 1,225 | 2,403 | 0 | 0 | 2,750 | 6,378 |
| 2 | Artisan Truck | Total | 8,059 | 37,675 | 0 | 0 | 3,404 | 49,138 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 6,707 | 5,526 | 0 | 0 | 0 | 12,233 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 1,019 | 78,743 | 0 | 0 | 0 | 79,761 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 646 | 240 | 0 | 0 | 0 | 886 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 3,413 | 46,932 | 0 | 0 | 0 | 50,345 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 5,041 | 2,750 | 0 | 0 | 0 | 7,791 |
| 2 | Cement/Brick/Exploration Truck | Total | 16,826 | 134,191 | 0 | 0 | 0 | 151,017 |
| 2 | Common Carrier Vehicle Local | 2018 | 56,031 | 16,424 | 410 | 0 | 0 | 72,864 |
| 2 | Common Carrier Vehicle Local | 2019 | 43,361 | 17,937 | 0 | 0 | 0 | 61,298 |
| 2 | Common Carrier Vehicle Local | 2020 | 44,464 | 11,044 | 0 | 0 | 0 | 55,508 |
| 2 | Common Carrier Vehicle Local | 2021 | 83,768 | 12,986 | 729 | 0 | 0 | 97,482 |
| 2 | Common Carrier Vehicle Local | 2022 | 82,107 | 12,065 | 0 | 0 | 0 | 94,172 |
| 2 | Common Carrier Vehicle Local | Total | 309,730 | 70,457 | 1,138 | 0 | 0 | 381,325 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 36,201 | 9,782 | 0 | 0 | 0 | 45,982 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 41,330 | 1,256 | 0 | 0 | 0 | 42,586 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 10,050 | 0 | 0 | 0 | 0 | 10,050 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 18,311 | 0 | 0 | 0 | 0 | 18,311 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 14,803 | 0 | 0 | 0 | 0 | 14,803 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 120,695 | 11,038 | 0 | 0 | 0 | 131,733 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 2,516 | 1,597 | 0 | 0 | 0 | 4,114 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 2,068 | 0 | 0 | 0 | 0 | 2,068 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 2,404 | 804 | 0 | 0 | 0 | 3,208 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 4,287 | 5,050 | 0 | 0 | 0 | 9,337 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 11,275 | 7,451 | 0 | 0 | 0 | 18,726 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 67,251 | 9,101 | 0 | 0 | 0 | 76,352 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 16,556 | 79,392 | 0 | 0 | 0 | 95,948 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 9,140 | 5,679 | 0 | 0 | 0 | 14,819 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 11,266 | 15,229 | 0 | 3,600 | 0 | 30,095 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 42,579 | 22,172 | 0 | 0 | 0 | 64,751 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 146,792 | 131,573 | 0 | 3,600 | 0 | 281,965 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 346 | 0 | 0 | 0 | 346 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 1,243 | 0 | 0 | 0 | 1,243 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 1,589 | 0 | 0 | 0 | 1,589 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 19,659 | 21,354 | 0 | 0 | 0 | 41,013 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 20,759 | 3,608 | 0 | 0 | 0 | 24,367 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 6,693 | 31,999 | 0 | 372 | 0 | 39,064 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 3,775 | 10,675 | 0 | 0 | 0 | 14,450 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 22,486 | 14,474 | 0 | 0 | 0 | 36,960 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 73,372 | 82,110 | 0 | 372 | 0 | 155,854 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 37,056 | 103,521 | 0 | 0 | 0 | 140,577 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 37,964 | 29,251 | 0 | 0 | 0 | 67,216 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 27,750 | 13,983 | 0 | 0 | 0 | 41,733 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 66,698 | 31,655 | 0 | 0 | 0 | 98,353 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 72,046 | 74,920 | 0 | 0 | 0 | 146,966 |
| 2 | Dealer All Uses except Motorcycles | Total | 241,513 | 253,331 | 0 | 0 | 0 | 494,844 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|----------------|---------------|---------------|----------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 765 | 621 | 0 | 0 | 0 | 1,386 |
| 2 | Dealer Motorcycle | 2020 | 396 | 442 | 0 | 0 | 0 | 838 |
| 2 | Dealer Motorcycle | 2021 | 33,050 | 0 | 0 | 0 | 0 | 33,050 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 34,211 | 1,063 | 0 | 0 | 0 | 35,274 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 1,340 | 0 | 0 | 0 | 0 | 1,340 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 1,340 | 0 | 0 | 0 | 0 | 1,340 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 360,664 | 0 | 0 | 0 | 360,664 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 22,604 | 0 | 0 | 0 | 22,604 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 552 | 52,734 | 0 | 0 | 0 | 53,286 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 68,623 | 0 | 0 | 0 | 68,623 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 1,740 | 79,541 | 0 | 0 | 0 | 81,281 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 2,292 | 584,166 | 0 | 0 | 0 | 586,458 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 12,012 | 0 | 0 | 0 | 12,012 |
| 2 | Logging Truck | 2022 | 0 | 9,349 | 0 | 0 | 0 | 9,349 |
| 2 | Logging Truck | Total | 0 | 21,361 | 0 | 0 | 0 | 21,361 |
| 2 | Other Truck | 2018 | 133,082 | 100,519 | 4,636 | 3,894 | 8,793 | 250,924 |
| 2 | Other Truck | 2019 | 666,495 | 151,823 | 0 | 500 | 47,709 | 866,528 |
| 2 | Other Truck | 2020 | 1,087,304 | 133,226 | 0 | 18,380 | 9,867 | 1,248,777 |
| 2 | Other Truck | 2021 | 195,039 | 97,924 | 6,945 | 525 | 24,756 | 325,189 |
| 2 | Other Truck | 2022 | 166,784 | 71,026 | 1,375 | 2,375 | 15,136 | 256,696 |
| 2 | Other Truck | Total | 2,248,704 | 554,518 | 12,956 | 25,674 | 106,262 | 2,948,114 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|------------------|------------------|---------------|---------------|----------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 209 | 0 | 0 | 0 | 209 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 593 | 0 | 0 | 0 | 593 |
| 2 | Petroleum/Chemical Truck | 2020 | 728 | 7,903 | 0 | 0 | 0 | 8,631 |
| 2 | Petroleum/Chemical Truck | 2021 | 15,931 | 17,506 | 0 | 0 | 0 | 33,436 |
| 2 | Petroleum/Chemical Truck | 2022 | 2,159 | 5,530 | 0 | 0 | 0 | 7,689 |
| 2 | Petroleum/Chemical Truck | Total | 18,818 | 31,740 | 0 | 0 | 0 | 50,559 |
| 2 | Repairer | 2018 | 1,337 | 2,035 | 0 | 0 | 0 | 3,372 |
| 2 | Repairer | 2019 | 986 | 1,595 | 0 | 0 | 0 | 2,580 |
| 2 | Repairer | 2020 | 1,472 | 2,252,185 | 0 | 0 | 0 | 2,253,657 |
| 2 | Repairer | 2021 | 8,452 | 0 | 0 | 0 | 0 | 8,452 |
| 2 | Repairer | 2022 | 2,600 | 1,225 | 0 | 0 | 0 | 3,825 |
| 2 | Repairer | Total | 14,846 | 2,257,040 | 0 | 0 | 0 | 2,271,886 |
| 2 | Sand/Gravel Truck | 2018 | 104,549 | 28,686 | 0 | 0 | 0 | 133,234 |
| 2 | Sand/Gravel Truck | 2019 | 10,646 | 96,167 | 0 | 0 | 0 | 106,813 |
| 2 | Sand/Gravel Truck | 2020 | 21,754 | 63,326 | 0 | 0 | 0 | 85,080 |
| 2 | Sand/Gravel Truck | 2021 | 21,230 | 47,716 | 0 | 0 | 0 | 68,945 |
| 2 | Sand/Gravel Truck | 2022 | 14,193 | 17,870 | 0 | 0 | 0 | 32,063 |
| 2 | Sand/Gravel Truck | Total | 172,371 | 253,764 | 0 | 0 | 0 | 426,135 |
| 2 | Tow Truck | 2018 | 23,203 | 18,714 | 0 | 0 | 0 | 41,917 |
| 2 | Tow Truck | 2019 | 2,741 | 4,162 | 0 | 0 | 0 | 6,902 |
| 2 | Tow Truck | 2020 | 21,990 | 2,381 | 0 | 0 | 0 | 24,371 |
| 2 | Tow Truck | 2021 | 7,561 | 917 | 0 | 0 | 0 | 8,478 |
| 2 | Tow Truck | 2022 | 6,781 | 5,026 | 0 | 0 | 0 | 11,807 |
| 2 | Tow Truck | Total | 62,276 | 31,198 | 0 | 0 | 0 | 93,474 |
| 2 | Major Class Total | 2018 | 493,194 | 678,131 | 5,046 | 3,894 | 8,793 | 1,189,058 |
| 2 | Major Class Total | 2019 | 842,888 | 523,024 | 0 | 500 | 47,709 | 1,414,121 |
| 2 | Major Class Total | 2020 | 1,235,733 | 2,575,142 | 0 | 18,751 | 9,867 | 3,839,494 |
| 2 | Major Class Total | 2021 | 472,476 | 363,324 | 7,674 | 4,125 | 25,410 | 873,008 |
| 2 | Major Class Total | 2022 | 438,830 | 324,644 | 1,375 | 2,375 | 17,886 | 785,110 |
| 2 | Major Class Total | Total | 3,483,120 | 4,464,265 | 14,095 | 29,646 | 109,666 | 8,100,791 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|---------------|---------------|------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 1,768 | 0 | 0 | 0 | 0 | 1,768 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 10,920 | 0 | 0 | 0 | 0 | 10,920 |
| 3 | Charter Bus Local | 2022 | 7,725 | 0 | 0 | 0 | 0 | 7,725 |
| 3 | Charter Bus Local | Total | 20,412 | 0 | 0 | 0 | 0 | 20,412 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 3,615 | 460 | 0 | 0 | 0 | 4,075 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 1,543 | 0 | 68,268 | 0 | 0 | 69,811 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 1,246 | 0 | 0 | 0 | 0 | 1,246 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 6,404 | 460 | 68,268 | 0 | 0 | 75,133 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 2,293 | 394 | 0 | 0 | 0 | 2,687 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 184 | 0 | 184 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 4,400 | 0 | 0 | 0 | 0 | 4,400 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 6,693 | 394 | 0 | 184 | 0 | 7,270 |
| 3 | Funeral Passenger Vehicle | 2018 | 1,709 | 0 | 0 | 0 | 0 | 1,709 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 613 | 0 | 0 | 0 | 0 | 613 |
| 3 | Funeral Passenger Vehicle | Total | 2,322 | 0 | 0 | 0 | 0 | 2,322 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 775 | 0 | 0 | 0 | 0 | 775 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 633 | 0 | 0 | 0 | 0 | 633 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 648 | 0 | 0 | 0 | 0 | 648 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 2,450 | 0 | 0 | 0 | 0 | 2,450 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 4,506 | 0 | 0 | 0 | 0 | 4,506 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 42,671 | 42,394 | 170 | 0 | 0 | 85,236 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 8,448 | 6,910 | 0 | 0 | 0 | 15,359 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 24,745 | 773 | 0 | 0 | 0 | 25,518 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 37,733 | 1,486 | 0 | 0 | 0 | 39,219 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 25,879 | 9,750 | 0 | 0 | 0 | 35,629 |
| 3 | Police/Emergency Passenger Vehicle | Total | 139,477 | 61,313 | 170 | 0 | 0 | 200,960 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 422 | 0 | 0 | 0 | 0 | 422 |
| 3 | Police/Emergency Truck | 2021 | 0 | 374 | 0 | 0 | 0 | 374 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 422 | 374 | 0 | 0 | 0 | 796 |
| 3 | School Bus Local | 2018 | 14,090 | 6,072 | 0 | 0 | 0 | 20,162 |
| 3 | School Bus Local | 2019 | 35,082 | 37,895 | 0 | 0 | 0 | 72,977 |
| 3 | School Bus Local | 2020 | 2,740 | 6,193 | 0 | 0 | 0 | 8,933 |
| 3 | School Bus Local | 2021 | 14,786 | 13,079 | 0 | 0 | 0 | 27,865 |
| 3 | School Bus Local | 2022 | 19,967 | 13,340 | 0 | 0 | 0 | 33,306 |
| 3 | School Bus Local | Total | 86,665 | 76,579 | 0 | 0 | 0 | 163,243 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 388,273 | 4,579 | 213 | 0 | 0 | 393,064 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 180,121 | 26,171 | 125 | 0 | 0 | 206,417 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 217,639 | 5,452 | 5,675 | 371 | 0 | 229,137 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 151,106 | 3,552 | 1,739 | 0 | 0 | 156,397 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 208,097 | 18,908 | 4,900 | 0 | 0 | 231,905 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 1,145,237 | 58,661 | 12,652 | 371 | 0 | 1,216,921 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|----------------|---------------|------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 283,219 | 67,671 | 0 | 0 | 0 | 350,890 |
| 3 | Transit Bus Local | 2019 | 737,061 | 670 | 0 | 0 | 0 | 737,731 |
| 3 | Transit Bus Local | 2020 | 114,108 | 41 | 0 | 0 | 0 | 114,149 |
| 3 | Transit Bus Local | 2021 | 162,903 | 3,675 | 0 | 0 | 0 | 166,578 |
| 3 | Transit Bus Local | 2022 | 255,687 | 0 | 0 | 0 | 0 | 255,687 |
| 3 | Transit Bus Local | Total | 1,552,978 | 72,057 | 0 | 0 | 0 | 1,625,034 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 917 | 0 | 0 | 0 | 0 | 917 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 917 | 0 | 0 | 0 | 0 | 917 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 22,486 | 0 | 0 | 0 | 0 | 22,486 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 22,486 | 0 | 0 | 0 | 0 | 22,486 |
| 3 | U-Drive Passenger Vehicle | 2018 | 124,043 | 107,502 | 5,864 | 0 | 0 | 237,409 |
| 3 | U-Drive Passenger Vehicle | 2019 | 275,740 | 3,645 | 6,109 | 0 | 0 | 285,495 |
| 3 | U-Drive Passenger Vehicle | 2020 | 97,427 | 20,404 | 0 | 0 | 0 | 117,831 |
| 3 | U-Drive Passenger Vehicle | 2021 | 85,636 | 4,156 | 1,567 | 0 | 0 | 91,359 |
| 3 | U-Drive Passenger Vehicle | 2022 | 298,423 | 36,457 | 0 | 0 | 0 | 334,880 |
| 3 | U-Drive Passenger Vehicle | Total | 881,268 | 172,165 | 13,541 | 0 | 0 | 1,066,974 |
| 3 | U-Drive Truck | 2018 | 48,014 | 0 | 0 | 0 | 0 | 48,014 |
| 3 | U-Drive Truck | 2019 | 20,060 | 2,614 | 0 | 0 | 0 | 22,674 |
| 3 | U-Drive Truck | 2020 | 9,707 | 226 | 0 | 0 | 0 | 9,932 |
| 3 | U-Drive Truck | 2021 | 20,912 | 0 | 0 | 0 | 0 | 20,912 |
| 3 | U-Drive Truck | 2022 | 12,811 | 1,263 | 0 | 0 | 0 | 14,074 |
| 3 | U-Drive Truck | Total | 111,503 | 4,103 | 0 | 0 | 0 | 115,606 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 37,693 | 0 | 0 | 0 | 0 | 37,693 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 9,377 | 0 | 0 | 0 | 0 | 9,377 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 6,214 | 928 | 0 | 0 | 0 | 7,142 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 13,048 | 3,053 | 0 | 0 | 0 | 16,101 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 36,410 | 2,478 | 0 | 0 | 0 | 38,888 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 102,742 | 6,459 | 0 | 0 | 0 | 109,201 |
| 3 | Major Class Total | 2018 | 946,394 | 229,072 | 6,247 | 0 | 0 | 1,181,713 |
| 3 | Major Class Total | 2019 | 1,269,832 | 77,906 | 74,503 | 184 | 0 | 1,422,424 |
| 3 | Major Class Total | 2020 | 497,383 | 34,016 | 5,675 | 371 | 0 | 537,446 |
| 3 | Major Class Total | 2021 | 497,960 | 29,375 | 3,307 | 0 | 0 | 530,642 |
| 3 | Major Class Total | 2022 | 872,462 | 82,196 | 4,900 | 0 | 0 | 959,557 |
| 3 | Major Class Total | Total | 4,084,031 | 452,565 | 94,631 | 555 | 0 | 4,631,782 |

**Appendix 3
Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|---------------|----------------|----------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 38,840 | 518 | 0 | 0 | 0 | 39,358 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 16,042 | 0 | 0 | 0 | 0 | 16,042 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 53,676 | 0 | 0 | 0 | 0 | 53,676 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 4,694 | 0 | 0 | 0 | 0 | 4,694 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 11,966 | 0 | 0 | 0 | 0 | 11,966 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 125,217 | 518 | 0 | 0 | 0 | 125,735 |
| 4 | All Purpose Motorcycle | 2018 | 18,485 | 1,738 | 0 | 0 | 42 | 20,266 |
| 4 | All Purpose Motorcycle | 2019 | 50,943 | 25,159 | 0 | 0 | 888 | 76,990 |
| 4 | All Purpose Motorcycle | 2020 | 103,012 | 0 | 0 | 0 | 1,601 | 104,614 |
| 4 | All Purpose Motorcycle | 2021 | 16,605 | 0 | 0 | 0 | 179,551 | 196,156 |
| 4 | All Purpose Motorcycle | 2022 | 38,403 | 16,416 | 0 | 14,861 | 10,428 | 80,107 |
| 4 | All Purpose Motorcycle | Total | 227,448 | 43,313 | 0 | 14,861 | 192,511 | 478,132 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 1,159 | 0 | 0 | 0 | 0 | 1,159 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 15,560 | 0 | 0 | 0 | 0 | 15,560 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 12,384 | 0 | 0 | 0 | 0 | 12,384 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 64,693 | 0 | 0 | 0 | 0 | 64,693 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 43,376 | 0 | 0 | 0 | 0 | 43,376 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 137,171 | 0 | 0 | 0 | 0 | 137,171 |
| 4 | Pleasure Motorcycle | 2018 | 603,879 | 955,280 | 7,823 | 0 | 0 | 1,566,981 |
| 4 | Pleasure Motorcycle | 2019 | 376,517 | 2,081,853 | 3,551 | 106,948 | 0 | 2,568,869 |
| 4 | Pleasure Motorcycle | 2020 | 573,393 | 2,922,361 | 0 | 0 | 0 | 3,495,754 |
| 4 | Pleasure Motorcycle | 2021 | 440,600 | 887,451 | 1,225 | 0 | 0 | 1,329,276 |
| 4 | Pleasure Motorcycle | 2022 | 411,542 | 410,636 | 2,450 | 15,100 | 0 | 839,728 |
| 4 | Pleasure Motorcycle | Total | 2,405,931 | 7,257,581 | 15,048 | 122,048 | 0 | 9,800,608 |
| 4 | Major Class Total | 2018 | 662,363 | 957,536 | 7,823 | 0 | 42 | 1,627,764 |
| 4 | Major Class Total | 2019 | 459,061 | 2,107,012 | 3,551 | 106,948 | 888 | 2,677,460 |
| 4 | Major Class Total | 2020 | 742,465 | 2,922,361 | 0 | 0 | 1,601 | 3,666,427 |
| 4 | Major Class Total | 2021 | 526,592 | 887,451 | 1,225 | 0 | 179,551 | 1,594,818 |
| 4 | Major Class Total | 2022 | 505,286 | 427,052 | 2,450 | 29,961 | 10,428 | 975,177 |
| 4 | Major Class Total | Total | 2,895,767 | 7,301,412 | 15,048 | 136,909 | 192,511 | 10,541,647 |

**Appendix 3
 Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
 Accident Benefit Other (Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 34,660 | 0 | 0 | 0 | 0 | 34,660 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 34,660 | 0 | 0 | 0 | 0 | 34,660 |
| 1 | All Purpose Passenger Vehicle | 2018 | 4,263,024 | 1,702,127 | 6,375 | 88,905 | 713,551 | 6,773,982 |
| 1 | All Purpose Passenger Vehicle | 2019 | 2,576,445 | 2,664,454 | 7,883 | 28,653 | 1,035,768 | 6,313,202 |
| 1 | All Purpose Passenger Vehicle | 2020 | 3,738,809 | 3,249,552 | 99,559 | 37,836 | 659,238 | 7,784,995 |
| 1 | All Purpose Passenger Vehicle | 2021 | 3,920,340 | 2,357,580 | 246,241 | 425,255 | 565,112 | 7,514,529 |
| 1 | All Purpose Passenger Vehicle | 2022 | 4,877,741 | 2,425,638 | 62,984 | 211,636 | 827,767 | 8,405,767 |
| 1 | All Purpose Passenger Vehicle | Total | 19,376,360 | 12,399,352 | 423,043 | 792,285 | 3,801,436 | 36,792,475 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 1,248,938 | 1,302,430 | 104,750 | 20,445 | 178,999 | 2,855,562 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 1,269,310 | 980,887 | 22,876 | 79,562 | 488,776 | 2,841,412 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 1,015,900 | 1,454,448 | 13,517 | 59,665 | 196,243 | 2,739,772 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 911,339 | 1,696,313 | 411,125 | 52,800 | 274,453 | 3,346,029 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 1,014,849 | 1,388,871 | 18,781 | 63,344 | 255,496 | 2,741,341 |
| 1 | All Purpose Truck 4540 kg or less | Total | 5,460,336 | 6,822,948 | 571,049 | 275,817 | 1,393,966 | 14,524,116 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 852 | 0 | 0 | 0 | 852 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 852 | 0 | 0 | 0 | 852 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 65,826 | 0 | 0 | 0 | 0 | 65,826 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 57,408 | 2,410 | 0 | 0 | 0 | 59,818 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 24,750 | 0 | 0 | 0 | 0 | 24,750 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 1,100 | 138,975 | 0 | 0 | 0 | 140,075 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 41,384 | 8,522 | 0 | 1,704 | 0 | 51,611 |
| 1 | Disabled Persons/Private/Business Bus | Total | 190,469 | 149,907 | 0 | 1,704 | 0 | 342,080 |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 27,762 | 0 | 0 | 0 | 27,762 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 4,016 | 0 | 0 | 0 | 4,016 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 101,681 | 0 | 0 | 0 | 101,681 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 14,486 | 0 | 0 | 0 | 14,486 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 325,689 | 0 | 0 | 0 | 325,689 |
| 1 | Farm Passenger Vehicle | Total | 0 | 473,634 | 0 | 0 | 0 | 473,634 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 631,161 | 0 | 2,351 | 18,008 | 651,520 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 2,008 | 344,564 | 0 | 0 | 6,113 | 352,684 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 511,660 | 0 | 0 | 15,994 | 527,654 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 4,680 | 294,647 | 0 | 0 | 34,000 | 333,327 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 12,784 | 182,855 | 0 | 0 | 0 | 195,639 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 19,472 | 1,964,887 | 0 | 2,351 | 74,115 | 2,060,824 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|------------------|------------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 6,567 | 0 | 0 | 0 | 6,567 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 6,567 | 0 | 0 | 0 | 6,567 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 0 | 0 | 0 | 0 | 784 | 784 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 8,836 | 0 | 0 | 0 | 0 | 8,836 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 1,642 | 0 | 0 | 0 | 0 | 1,642 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 72,547 | 8,925 | 0 | 0 | 0 | 81,472 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 62,103 | 1,704 | 0 | 8,750 | 0 | 72,557 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 145,128 | 10,630 | 0 | 8,750 | 784 | 165,291 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 9,153 | 0 | 0 | 0 | 9,153 |
| 1 | Pleasure Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2020 | 14,776 | 0 | 0 | 0 | 0 | 14,776 |
| 1 | Pleasure Motorhome | 2021 | 11,550 | 9,900 | 0 | 0 | 0 | 21,450 |
| 1 | Pleasure Motorhome | 2022 | 3,409 | 0 | 0 | 0 | 0 | 3,409 |
| 1 | Pleasure Motorhome | Total | 29,736 | 19,053 | 0 | 0 | 0 | 48,789 |
| 1 | Pleasure Passenger Vehicle | 2018 | 1,658,211 | 1,719,711 | 57,198 | 27,738 | 0 | 3,462,858 |
| 1 | Pleasure Passenger Vehicle | 2019 | 1,410,554 | 2,397,970 | 51,551 | 52,866 | 0 | 3,912,940 |
| 1 | Pleasure Passenger Vehicle | 2020 | 1,767,968 | 2,722,413 | 19,101 | 100,162 | 0 | 4,609,643 |
| 1 | Pleasure Passenger Vehicle | 2021 | 2,271,305 | 2,070,898 | 67,746 | 49,248 | 0 | 4,459,196 |
| 1 | Pleasure Passenger Vehicle | 2022 | 1,642,603 | 2,170,434 | 10,446 | 50,648 | 0 | 3,874,130 |
| 1 | Pleasure Passenger Vehicle | Total | 8,750,640 | 11,081,425 | 206,040 | 280,664 | 0 | 20,318,768 |
| 1 | Pleasure Truck | 2018 | 347,491 | 860,132 | 0 | 86,760 | 0 | 1,294,383 |
| 1 | Pleasure Truck | 2019 | 343,618 | 643,802 | 6,426 | 65,262 | 0 | 1,059,108 |
| 1 | Pleasure Truck | 2020 | 197,546 | 566,249 | 3,284 | 57,687 | 0 | 824,766 |
| 1 | Pleasure Truck | 2021 | 241,856 | 808,786 | 11,140 | 5,400 | 0 | 1,067,182 |
| 1 | Pleasure Truck | 2022 | 290,625 | 792,369 | 0 | 81,940 | 0 | 1,164,934 |
| 1 | Pleasure Truck | Total | 1,421,136 | 3,671,338 | 20,850 | 297,049 | 0 | 5,410,373 |
| 1 | Major Class Total | 2018 | 7,583,491 | 6,252,476 | 168,322 | 226,199 | 911,341 | 15,141,830 |
| 1 | Major Class Total | 2019 | 5,668,179 | 7,038,102 | 88,736 | 226,343 | 1,530,656 | 14,552,016 |
| 1 | Major Class Total | 2020 | 6,761,391 | 8,612,570 | 135,461 | 255,350 | 871,475 | 16,636,247 |
| 1 | Major Class Total | 2021 | 7,469,377 | 7,400,509 | 736,252 | 532,704 | 873,565 | 17,012,406 |
| 1 | Major Class Total | 2022 | 7,945,497 | 7,296,935 | 92,211 | 418,023 | 1,083,264 | 16,835,930 |
| 1 | Major Class Total | Total | 35,427,935 | 36,600,591 | 1,220,981 | 1,658,620 | 5,270,301 | 80,178,429 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|----------------|----------------|----------|---------------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2019 | 0 | 35,342 | 0 | 0 | 0 | 35,342 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | Total | 0 | 35,342 | 0 | 0 | 0 | 35,342 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 0 | 18,229 | 0 | 0 | 0 | 18,229 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 0 | 27,117 | 0 | 0 | 0 | 27,117 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 46,875 | 0 | 0 | 0 | 46,875 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 1,704 | 17,048 | 0 | 0 | 0 | 18,752 |
| 2 | Cement/Brick/Exploration Truck | Total | 1,704 | 109,269 | 0 | 0 | 0 | 110,974 |
| 2 | Common Carrier Vehicle Local | 2018 | 10,187 | 0 | 0 | 0 | 0 | 10,187 |
| 2 | Common Carrier Vehicle Local | 2019 | 27,050 | 0 | 0 | 0 | 0 | 27,050 |
| 2 | Common Carrier Vehicle Local | 2020 | 34,338 | 500 | 0 | 0 | 0 | 34,838 |
| 2 | Common Carrier Vehicle Local | 2021 | 21,342 | 11,550 | 0 | 0 | 0 | 32,892 |
| 2 | Common Carrier Vehicle Local | 2022 | 32,012 | 11,079 | 0 | 0 | 0 | 43,092 |
| 2 | Common Carrier Vehicle Local | Total | 124,930 | 23,130 | 0 | 0 | 0 | 148,060 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 39,583 | 3,135 | 0 | 0 | 0 | 42,717 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 7,229 | 16,389 | 0 | 0 | 0 | 23,618 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 852 | 0 | 0 | 0 | 0 | 852 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 47,664 | 19,523 | 0 | 0 | 0 | 67,187 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 13,322 | 0 | 0 | 0 | 0 | 13,322 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 60,659 | 0 | 0 | 0 | 60,659 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 1,408 | 0 | 0 | 0 | 0 | 1,408 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 14,730 | 60,659 | 0 | 0 | 0 | 75,389 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 89,336 | 0 | 0 | 0 | 0 | 89,336 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 0 | 48,630 | 0 | 0 | 0 | 48,630 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 125,465 | 11,493 | 0 | 0 | 0 | 136,958 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 0 | 65,762 | 0 | 18,975 | 0 | 84,737 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 63,707 | 21,306 | 0 | 0 | 0 | 85,013 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 278,507 | 147,191 | 0 | 18,975 | 0 | 444,673 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 1,779 | 15,367 | 0 | 0 | 0 | 17,146 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 26,908 | 4,659 | 0 | 0 | 0 | 31,567 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 2,125 | 3,284 | 0 | 0 | 0 | 5,409 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 0 | 11,550 | 0 | 0 | 0 | 11,550 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 19,615 | 14,663 | 0 | 0 | 0 | 34,279 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 50,427 | 49,523 | 0 | 0 | 0 | 99,951 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 6,530 | 43,254 | 0 | 0 | 0 | 49,784 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 3,936 | 2,811 | 0 | 0 | 0 | 6,747 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 19,888 | 4,995 | 0 | 0 | 0 | 24,883 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 49,142 | 75,844 | 0 | 0 | 0 | 124,986 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 16,829 | 15,531 | 0 | 0 | 0 | 32,360 |
| 2 | Dealer All Uses except Motorcycles | Total | 96,326 | 142,434 | 0 | 0 | 0 | 238,760 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|------------------|--------------|---------------|---------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 7,342 | 20,520 | 0 | 0 | 0 | 27,862 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 26,400 | 0 | 0 | 0 | 0 | 26,400 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 33,742 | 20,520 | 0 | 0 | 0 | 54,262 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 162,515 | 0 | 0 | 0 | 162,515 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 39,174 | 0 | 0 | 0 | 39,174 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 0 | 82,577 | 0 | 0 | 0 | 82,577 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 740,140 | 0 | 0 | 0 | 740,140 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 0 | 159,558 | 0 | 0 | 0 | 159,558 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 0 | 1,183,964 | 0 | 0 | 0 | 1,183,964 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 123,782 | 0 | 0 | 0 | 123,782 |
| 2 | Logging Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | Total | 0 | 123,782 | 0 | 0 | 0 | 123,782 |
| 2 | Other Truck | 2018 | 45,048 | 188,781 | 0 | 0 | 783 | 234,611 |
| 2 | Other Truck | 2019 | 74,380 | 154,693 | 0 | 0 | 24,500 | 253,573 |
| 2 | Other Truck | 2020 | 51,617 | 109,012 | 0 | 4,105 | 9,486 | 174,220 |
| 2 | Other Truck | 2021 | 127,413 | 156,005 | 0 | 0 | 23,100 | 306,519 |
| 2 | Other Truck | 2022 | 409,813 | 91,281 | 2,600 | 6,050 | 9,801 | 519,545 |
| 2 | Other Truck | Total | 708,271 | 699,772 | 2,600 | 10,155 | 67,670 | 1,488,467 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|------------------|------------------|--------------|---------------|---------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 3,868 | 0 | 0 | 0 | 3,868 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 16,418 | 0 | 0 | 0 | 16,418 |
| 2 | Petroleum/Chemical Truck | 2021 | 11,963 | 4,105 | 0 | 0 | 0 | 16,067 |
| 2 | Petroleum/Chemical Truck | 2022 | 0 | 10,227 | 0 | 0 | 0 | 10,227 |
| 2 | Petroleum/Chemical Truck | Total | 11,963 | 34,617 | 0 | 0 | 0 | 46,580 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2020 | 0 | 164,181 | 0 | 0 | 0 | 164,181 |
| 2 | Repairer | 2021 | 1,650 | 0 | 0 | 0 | 0 | 1,650 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 1,650 | 164,181 | 0 | 0 | 0 | 165,831 |
| 2 | Sand/Gravel Truck | 2018 | 40,726 | 39,831 | 0 | 0 | 0 | 80,557 |
| 2 | Sand/Gravel Truck | 2019 | 3,748 | 81,357 | 0 | 0 | 0 | 85,105 |
| 2 | Sand/Gravel Truck | 2020 | 11,387 | 44,055 | 0 | 0 | 0 | 55,442 |
| 2 | Sand/Gravel Truck | 2021 | 8,150 | 31,675 | 0 | 0 | 0 | 39,825 |
| 2 | Sand/Gravel Truck | 2022 | 5,113 | 40,976 | 0 | 0 | 0 | 46,089 |
| 2 | Sand/Gravel Truck | Total | 69,124 | 237,894 | 0 | 0 | 0 | 307,018 |
| 2 | Tow Truck | 2018 | 784 | 11,091 | 0 | 0 | 0 | 11,875 |
| 2 | Tow Truck | 2019 | 0 | 402 | 0 | 0 | 0 | 402 |
| 2 | Tow Truck | 2020 | 60,046 | 0 | 0 | 0 | 0 | 60,046 |
| 2 | Tow Truck | 2021 | 21,290 | 2,200 | 0 | 0 | 0 | 23,490 |
| 2 | Tow Truck | 2022 | 0 | 19,273 | 0 | 0 | 0 | 19,273 |
| 2 | Tow Truck | Total | 82,119 | 32,966 | 0 | 0 | 0 | 115,085 |
| 2 | Major Class Total | 2018 | 247,294 | 482,204 | 0 | 0 | 783 | 730,280 |
| 2 | Major Class Total | 2019 | 150,593 | 434,961 | 0 | 0 | 24,500 | 610,054 |
| 2 | Major Class Total | 2020 | 304,866 | 497,173 | 0 | 4,105 | 9,486 | 815,630 |
| 2 | Major Class Total | 2021 | 267,350 | 1,269,488 | 0 | 18,975 | 23,100 | 1,578,914 |
| 2 | Major Class Total | 2022 | 551,054 | 400,942 | 2,600 | 6,050 | 9,801 | 970,447 |
| 2 | Major Class Total | Total | 1,521,157 | 3,084,768 | 2,600 | 29,130 | 67,670 | 4,705,325 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|----------------|----------------|---------------|----------|----------|----------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 12,852 | 0 | 0 | 0 | 0 | 12,852 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 2,475 | 0 | 0 | 0 | 0 | 2,475 |
| 3 | Charter Bus Local | 2022 | 7,670 | 0 | 0 | 0 | 0 | 7,670 |
| 3 | Charter Bus Local | Total | 22,997 | 0 | 0 | 0 | 0 | 22,997 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 392 | 0 | 0 | 0 | 0 | 392 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 392 | 0 | 0 | 0 | 0 | 392 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 1,622 | 0 | 0 | 0 | 1,622 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 1,622 | 0 | 0 | 0 | 1,622 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 12,956 | 199,920 | 0 | 0 | 0 | 212,876 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 7,229 | 9,639 | 0 | 0 | 0 | 16,868 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 25,174 | 0 | 0 | 0 | 0 | 25,174 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 34,542 | 0 | 0 | 0 | 0 | 34,542 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 21,826 | 0 | 0 | 0 | 0 | 21,826 |
| 3 | Police/Emergency Passenger Vehicle | Total | 101,727 | 209,559 | 0 | 0 | 0 | 311,286 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2018 | 8,620 | 0 | 0 | 0 | 0 | 8,620 |
| 3 | School Bus Local | 2019 | 12,852 | 29,372 | 0 | 0 | 0 | 42,224 |
| 3 | School Bus Local | 2020 | 0 | 8,209 | 0 | 0 | 0 | 8,209 |
| 3 | School Bus Local | 2021 | 0 | 6,600 | 0 | 0 | 0 | 6,600 |
| 3 | School Bus Local | 2022 | 0 | 18,748 | 0 | 0 | 0 | 18,748 |
| 3 | School Bus Local | Total | 21,472 | 62,929 | 0 | 0 | 0 | 84,401 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 100,199 | 0 | 0 | 0 | 0 | 100,199 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 49,474 | 16,761 | 0 | 0 | 0 | 66,235 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 115,705 | 186,726 | 6,384 | 0 | 0 | 308,814 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 82,237 | 0 | 9,075 | 0 | 0 | 91,312 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 76,571 | 10,511 | 0 | 0 | 0 | 87,083 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 424,186 | 213,998 | 15,459 | 0 | 0 | 653,643 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|----------------|---------------|----------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 143,628 | 27,428 | 0 | 0 | 0 | 171,056 |
| 3 | Transit Bus Local | 2019 | 277,555 | 0 | 0 | 0 | 0 | 277,555 |
| 3 | Transit Bus Local | 2020 | 213,332 | 0 | 0 | 0 | 0 | 213,332 |
| 3 | Transit Bus Local | 2021 | 86,088 | 825 | 0 | 0 | 0 | 86,913 |
| 3 | Transit Bus Local | 2022 | 234,804 | 0 | 0 | 0 | 0 | 234,804 |
| 3 | Transit Bus Local | Total | 955,407 | 28,253 | 0 | 0 | 0 | 983,660 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 8,209 | 0 | 0 | 0 | 0 | 8,209 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 8,209 | 0 | 0 | 0 | 0 | 8,209 |
| 3 | U-Drive Passenger Vehicle | 2018 | 14,283 | 134,895 | 0 | 0 | 0 | 149,178 |
| 3 | U-Drive Passenger Vehicle | 2019 | 110,836 | 124,008 | 402 | 0 | 0 | 235,246 |
| 3 | U-Drive Passenger Vehicle | 2020 | 72,872 | 21,344 | 0 | 0 | 0 | 94,215 |
| 3 | U-Drive Passenger Vehicle | 2021 | 33,293 | 0 | 4,600 | 0 | 0 | 37,893 |
| 3 | U-Drive Passenger Vehicle | 2022 | 143,930 | 30,954 | 0 | 0 | 0 | 174,884 |
| 3 | U-Drive Passenger Vehicle | Total | 375,214 | 311,201 | 5,002 | 0 | 0 | 691,416 |
| 3 | U-Drive Truck | 2018 | 5,000 | 0 | 0 | 0 | 0 | 5,000 |
| 3 | U-Drive Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | 2020 | 821 | 0 | 0 | 0 | 0 | 821 |
| 3 | U-Drive Truck | 2021 | 28,050 | 0 | 0 | 0 | 0 | 28,050 |
| 3 | U-Drive Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Truck | Total | 33,871 | 0 | 0 | 0 | 0 | 33,871 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 4,702 | 0 | 0 | 0 | 0 | 4,702 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 7,425 | 4,950 | 0 | 0 | 0 | 12,375 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 20,170 | 0 | 0 | 0 | 0 | 20,170 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 32,296 | 4,950 | 0 | 0 | 0 | 37,247 |
| 3 | Major Class Total | 2018 | 289,781 | 363,865 | 0 | 0 | 0 | 653,645 |
| 3 | Major Class Total | 2019 | 470,798 | 179,780 | 402 | 0 | 0 | 650,979 |
| 3 | Major Class Total | 2020 | 436,113 | 216,278 | 6,384 | 0 | 0 | 658,775 |
| 3 | Major Class Total | 2021 | 274,110 | 12,375 | 13,675 | 0 | 0 | 300,160 |
| 3 | Major Class Total | 2022 | 504,971 | 60,213 | 0 | 0 | 0 | 565,184 |
| 3 | Major Class Total | Total | 1,975,772 | 832,511 | 20,460 | 0 | 0 | 2,828,744 |

**Appendix 3
Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|---------------|----------------|---------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 63,475 | 0 | 0 | 0 | 0 | 63,475 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 48,585 | 0 | 0 | 0 | 0 | 48,585 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 19,639 | 0 | 0 | 0 | 0 | 19,639 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 6,600 | 0 | 0 | 0 | 0 | 6,600 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 73,292 | 0 | 0 | 0 | 0 | 73,292 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 211,592 | 0 | 0 | 0 | 0 | 211,592 |
| 4 | All Purpose Motorcycle | 2018 | 35,386 | 7,836 | 0 | 0 | 0 | 43,223 |
| 4 | All Purpose Motorcycle | 2019 | 271,468 | 36,949 | 0 | 0 | 2,410 | 310,826 |
| 4 | All Purpose Motorcycle | 2020 | 136,760 | 0 | 0 | 0 | 19,702 | 156,462 |
| 4 | All Purpose Motorcycle | 2021 | 73,525 | 402,296 | 0 | 0 | 60,226 | 536,047 |
| 4 | All Purpose Motorcycle | 2022 | 135,205 | 36,646 | 0 | 6,818 | 16,413 | 195,082 |
| 4 | All Purpose Motorcycle | Total | 652,345 | 483,727 | 0 | 6,818 | 98,750 | 1,241,640 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 28,941 | 0 | 0 | 0 | 0 | 28,941 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 32,766 | 0 | 0 | 0 | 0 | 32,766 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 37,930 | 0 | 0 | 0 | 0 | 37,930 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 41,760 | 0 | 0 | 0 | 0 | 41,760 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 141,396 | 0 | 0 | 0 | 0 | 141,396 |
| 4 | Pleasure Motorcycle | 2018 | 782,312 | 1,037,347 | 29,465 | 0 | 0 | 1,849,124 |
| 4 | Pleasure Motorcycle | 2019 | 665,636 | 774,951 | 20,139 | 81,930 | 0 | 1,542,656 |
| 4 | Pleasure Motorcycle | 2020 | 1,013,547 | 981,660 | 0 | 0 | 0 | 1,995,207 |
| 4 | Pleasure Motorcycle | 2021 | 759,493 | 1,343,043 | 7,230 | 0 | 0 | 2,109,766 |
| 4 | Pleasure Motorcycle | 2022 | 1,079,056 | 1,089,222 | 12,852 | 19,250 | 0 | 2,200,380 |
| 4 | Pleasure Motorcycle | Total | 4,300,045 | 5,226,222 | 69,685 | 101,180 | 0 | 9,697,132 |
| 4 | Major Class Total | 2018 | 881,174 | 1,045,183 | 29,465 | 0 | 0 | 1,955,822 |
| 4 | Major Class Total | 2019 | 1,014,629 | 811,900 | 20,139 | 81,930 | 2,410 | 1,931,008 |
| 4 | Major Class Total | 2020 | 1,202,712 | 981,660 | 0 | 0 | 19,702 | 2,204,074 |
| 4 | Major Class Total | 2021 | 877,549 | 1,745,339 | 7,230 | 0 | 60,226 | 2,690,343 |
| 4 | Major Class Total | 2022 | 1,329,313 | 1,125,868 | 12,852 | 26,068 | 16,413 | 2,510,513 |
| 4 | Major Class Total | Total | 5,305,377 | 5,709,950 | 69,685 | 107,998 | 98,750 | 11,291,760 |

**Appendix 3
 Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
 Accident Benefit Other (Non-Indexed) Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|----------------|----------------|------------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | All Purpose Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | 2021 | 32,627 | 0 | 0 | 0 | 0 | 32,627 |
| 1 | All Purpose Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | All Purpose Motorhome | Total | 32,627 | 0 | 0 | 0 | 0 | 32,627 |
| 1 | All Purpose Passenger Vehicle | 2018 | 21,418,201 | 6,689,357 | 27,852 | 13,852 | 2,985,861 | 31,135,123 |
| 1 | All Purpose Passenger Vehicle | 2019 | 13,954,208 | 7,606,736 | 136,357 | 1,348 | 3,417,209 | 25,115,857 |
| 1 | All Purpose Passenger Vehicle | 2020 | 15,240,553 | 7,544,412 | 30,413 | 45,760 | 1,407,537 | 24,268,674 |
| 1 | All Purpose Passenger Vehicle | 2021 | 7,659,688 | 3,181,449 | 56,551 | 59,730 | 1,040,056 | 11,997,475 |
| 1 | All Purpose Passenger Vehicle | 2022 | 3,607,435 | 1,684,174 | 53,498 | 78,220 | 383,739 | 5,807,066 |
| 1 | All Purpose Passenger Vehicle | Total | 61,880,085 | 26,706,128 | 304,671 | 198,909 | 9,234,401 | 98,324,194 |
| 1 | All Purpose Truck 4540 kg or less | 2018 | 5,345,296 | 1,032,517 | 36,267 | 39,842 | 355,063 | 6,808,985 |
| 1 | All Purpose Truck 4540 kg or less | 2019 | 5,217,281 | 2,364,677 | 134,408 | 264,325 | 2,347,511 | 10,328,201 |
| 1 | All Purpose Truck 4540 kg or less | 2020 | 3,094,914 | 2,760,179 | 5,135 | 237,698 | 966,091 | 7,064,017 |
| 1 | All Purpose Truck 4540 kg or less | 2021 | 884,803 | 1,413,513 | 65,864 | 31,088 | 225,323 | 2,620,592 |
| 1 | All Purpose Truck 4540 kg or less | 2022 | 563,648 | 564,463 | 56,998 | 5,959 | 150,000 | 1,341,069 |
| 1 | All Purpose Truck 4540 kg or less | Total | 15,105,943 | 8,135,348 | 298,672 | 578,912 | 4,043,988 | 28,162,863 |
| 1 | Antique Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Antique Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2019 | 1,215 | 0 | 0 | 0 | 0 | 1,215 |
| 1 | Collector Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | 2021 | 4,063 | 0 | 0 | 0 | 0 | 4,063 |
| 1 | Collector Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Passenger Vehicle | Total | 5,278 | 0 | 0 | 0 | 0 | 5,278 |
| 1 | Collector Truck 4540 kg or less | 2018 | 0 | 425 | 0 | 0 | 0 | 425 |
| 1 | Collector Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Collector Truck 4540 kg or less | 2022 | 0 | 8,500 | 0 | 0 | 0 | 8,500 |
| 1 | Collector Truck 4540 kg or less | Total | 0 | 8,925 | 0 | 0 | 0 | 8,925 |
| 1 | Disabled Persons/Private/Business Bus | 2018 | 8,085 | 0 | 0 | 0 | 0 | 8,085 |
| 1 | Disabled Persons/Private/Business Bus | 2019 | 4,848 | 59,821 | 0 | 0 | 0 | 64,669 |
| 1 | Disabled Persons/Private/Business Bus | 2020 | 15,090 | 0 | 0 | 0 | 0 | 15,090 |
| 1 | Disabled Persons/Private/Business Bus | 2021 | 2,601 | 0 | 0 | 0 | 0 | 2,601 |
| 1 | Disabled Persons/Private/Business Bus | 2022 | 61,702 | 0 | 0 | 0 | 0 | 61,702 |
| 1 | Disabled Persons/Private/Business Bus | Total | 92,327 | 59,821 | 0 | 0 | 0 | 152,147 |
| 1 | Farm Passenger Vehicle | 2018 | 0 | 79,863 | 0 | 0 | 0 | 79,863 |
| 1 | Farm Passenger Vehicle | 2019 | 0 | 4,787 | 0 | 0 | 0 | 4,787 |
| 1 | Farm Passenger Vehicle | 2020 | 0 | 32,355 | 0 | 0 | 0 | 32,355 |
| 1 | Farm Passenger Vehicle | 2021 | 0 | 26,298 | 0 | 0 | 0 | 26,298 |
| 1 | Farm Passenger Vehicle | 2022 | 0 | 31,064 | 0 | 0 | 0 | 31,064 |
| 1 | Farm Passenger Vehicle | Total | 0 | 174,366 | 0 | 0 | 0 | 174,366 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2018 | 0 | 2,598,529 | 0 | 0 | 599 | 2,599,128 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2019 | 0 | 1,241,295 | 0 | 0 | 13,028 | 1,254,323 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2020 | 0 | 2,514,195 | 0 | 0 | 26,855 | 2,541,049 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2021 | 0 | 263,387 | 0 | 0 | 63,000 | 326,387 |
| 1 | Farming All Purpose Truck 4540 kg or less | 2022 | 0 | 282,461 | 0 | 0 | 0 | 282,461 |
| 1 | Farming All Purpose Truck 4540 kg or less | Total | 0 | 6,899,866 | 0 | 0 | 103,482 | 7,003,349 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|-------------------|-------------------|------------------|------------------|-------------------|--------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Fishing All Purpose Truck 4540 kg or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 21,156 | 92 | 0 | 0 | 15,651 | 36,900 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 62,376 | 520 | 0 | 0 | 34 | 62,930 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 28,771 | 0 | 0 | 0 | 0 | 28,771 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 168,871 | 820 | 0 | 0 | 0 | 169,691 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 72,037 | 542 | 0 | 0 | 0 | 72,579 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 353,211 | 1,974 | 0 | 0 | 15,685 | 370,870 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2019 | 3,715 | 0 | 0 | 0 | 0 | 3,715 |
| 1 | Pleasure Motorhome | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Pleasure Motorhome | Total | 3,715 | 0 | 0 | 0 | 0 | 3,715 |
| 1 | Pleasure Passenger Vehicle | 2018 | 4,111,614 | 4,601,847 | 9,208 | 74,646 | 0 | 8,797,315 |
| 1 | Pleasure Passenger Vehicle | 2019 | 5,255,883 | 3,737,988 | 18,316 | 260,270 | 0 | 9,272,457 |
| 1 | Pleasure Passenger Vehicle | 2020 | 3,541,634 | 8,355,645 | 0 | 4,534 | 0 | 11,901,813 |
| 1 | Pleasure Passenger Vehicle | 2021 | 2,546,093 | 2,220,631 | 67,922 | 9,567 | 0 | 4,844,214 |
| 1 | Pleasure Passenger Vehicle | 2022 | 1,414,990 | 642,116 | 0 | 17,344 | 0 | 2,074,451 |
| 1 | Pleasure Passenger Vehicle | Total | 16,870,215 | 19,558,226 | 95,446 | 366,362 | 0 | 36,890,250 |
| 1 | Pleasure Truck | 2018 | 1,191,593 | 1,572,954 | 0 | 526 | 0 | 2,765,073 |
| 1 | Pleasure Truck | 2019 | 1,482,033 | 1,935,906 | 1,125,182 | 569,441 | 0 | 5,112,562 |
| 1 | Pleasure Truck | 2020 | 494,673 | 2,491,733 | 788 | 12,661 | 0 | 2,999,856 |
| 1 | Pleasure Truck | 2021 | 282,745 | 1,042,368 | 26,120 | 0 | 0 | 1,351,233 |
| 1 | Pleasure Truck | 2022 | 127,878 | 310,817 | 0 | 50,221 | 0 | 488,917 |
| 1 | Pleasure Truck | Total | 3,578,923 | 7,353,779 | 1,152,090 | 632,849 | 0 | 12,717,641 |
| 1 | Major Class Total | 2018 | 32,095,945 | 16,575,584 | 73,327 | 128,866 | 3,357,174 | 52,230,896 |
| 1 | Major Class Total | 2019 | 25,981,560 | 16,951,728 | 1,414,262 | 1,095,384 | 5,777,781 | 51,220,716 |
| 1 | Major Class Total | 2020 | 22,415,635 | 23,698,518 | 36,336 | 300,653 | 2,400,483 | 48,851,625 |
| 1 | Major Class Total | 2021 | 11,581,491 | 8,148,466 | 216,458 | 100,385 | 1,328,379 | 21,375,179 |
| 1 | Major Class Total | 2022 | 5,847,692 | 3,524,137 | 110,496 | 151,744 | 533,739 | 10,167,808 |
| 1 | Major Class Total | Total | 97,922,323 | 68,898,433 | 1,850,879 | 1,777,032 | 13,397,556 | 183,846,224 |

Appendix 3
Income Replacement Indemnity Incurred Losses

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|----------------|----------------|--------------|--------------|---------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Artisan Truck | 2018 | 15,941 | 0 | 0 | 0 | 0 | 15,941 |
| 2 | Artisan Truck | 2019 | 0 | 43,235 | 0 | 0 | 0 | 43,235 |
| 2 | Artisan Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Artisan Truck | 2022 | 0 | 7,250 | 0 | 0 | 10,000 | 17,250 |
| 2 | Artisan Truck | Total | 15,941 | 50,485 | 0 | 0 | 10,000 | 76,425 |
| 2 | Cement/Brick/Exploration Truck | 2018 | 2,962 | 10,457 | 0 | 0 | 0 | 13,419 |
| 2 | Cement/Brick/Exploration Truck | 2019 | 782 | 75,343 | 0 | 0 | 0 | 76,124 |
| 2 | Cement/Brick/Exploration Truck | 2020 | 763 | 0 | 0 | 0 | 0 | 763 |
| 2 | Cement/Brick/Exploration Truck | 2021 | 0 | 46,841 | 0 | 0 | 0 | 46,841 |
| 2 | Cement/Brick/Exploration Truck | 2022 | 4,133 | 2,360 | 0 | 0 | 0 | 6,493 |
| 2 | Cement/Brick/Exploration Truck | Total | 8,639 | 135,001 | 0 | 0 | 0 | 143,641 |
| 2 | Common Carrier Vehicle Local | 2018 | 37,567 | 1,067 | 0 | 0 | 0 | 38,634 |
| 2 | Common Carrier Vehicle Local | 2019 | 69,180 | 12,084 | 0 | 0 | 0 | 81,264 |
| 2 | Common Carrier Vehicle Local | 2020 | 31,997 | 6,288 | 0 | 0 | 0 | 38,284 |
| 2 | Common Carrier Vehicle Local | 2021 | 65,803 | 12,856 | 4,063 | 0 | 0 | 82,721 |
| 2 | Common Carrier Vehicle Local | 2022 | 33,744 | 0 | 0 | 0 | 0 | 33,744 |
| 2 | Common Carrier Vehicle Local | Total | 238,290 | 32,295 | 4,063 | 0 | 0 | 274,647 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2018 | 182,770 | 4,261 | 0 | 0 | 0 | 187,031 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2019 | 242,127 | 0 | 0 | 0 | 0 | 242,127 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2020 | 1,412 | 0 | 0 | 0 | 0 | 1,412 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2021 | 13,941 | 0 | 0 | 0 | 0 | 13,941 |
| 2 | Common Carrier Vehicle Within City or Mun. | 2022 | 16,599 | 0 | 0 | 0 | 0 | 16,599 |
| 2 | Common Carrier Vehicle Within City or Mun. | Total | 456,849 | 4,261 | 0 | 0 | 0 | 461,110 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2018 | 6,037 | 598 | 0 | 0 | 0 | 6,635 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2021 | 0 | 975 | 0 | 0 | 0 | 975 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | 2022 | 0 | 158 | 0 | 0 | 0 | 158 |
| 2 | Common Carrier Passenger Vehicle < 161 km in Manitoba | Total | 6,037 | 1,731 | 0 | 0 | 0 | 7,768 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2018 | 101,691 | 11,438 | 0 | 0 | 0 | 113,130 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2019 | 5,205 | 165,289 | 0 | 0 | 0 | 170,494 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2020 | 8,595 | 0 | 0 | 0 | 0 | 8,595 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2021 | 13,450 | 12,907 | 0 | 7,913 | 0 | 34,269 |
| 2 | Common Carrier Truck < 161 km in Manitoba | 2022 | 25,168 | 14,829 | 0 | 0 | 0 | 39,997 |
| 2 | Common Carrier Truck < 161 km in Manitoba | Total | 154,109 | 204,462 | 0 | 7,913 | 0 | 366,484 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | 2022 | 0 | 1,667 | 0 | 0 | 0 | 1,667 |
| 2 | Common Carrier Passenger Vehicle > 161 km in Manitoba | Total | 0 | 1,667 | 0 | 0 | 0 | 1,667 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2018 | 7,667 | 13,797 | 0 | 0 | 0 | 21,463 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2019 | 9,103 | 0 | 0 | 0 | 0 | 9,103 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2020 | 19,822 | 346,197 | 0 | 0 | 0 | 366,019 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2021 | 1,482 | 12,408 | 0 | 0 | 0 | 13,890 |
| 2 | Common Carrier Truck > 161 km in Manitoba | 2022 | 5,496 | 15,986 | 0 | 0 | 0 | 21,482 |
| 2 | Common Carrier Truck > 161 km in Manitoba | Total | 43,570 | 388,388 | 0 | 0 | 0 | 431,957 |
| 2 | Dealer All Uses except Motorcycles | 2018 | 19,661 | 534,340 | 0 | 0 | 0 | 554,001 |
| 2 | Dealer All Uses except Motorcycles | 2019 | 49,796 | 18,887 | 0 | 0 | 0 | 68,683 |
| 2 | Dealer All Uses except Motorcycles | 2020 | 13,722 | 211,071 | 0 | 0 | 0 | 224,793 |
| 2 | Dealer All Uses except Motorcycles | 2021 | 160,145 | 1,986 | 0 | 0 | 0 | 162,131 |
| 2 | Dealer All Uses except Motorcycles | 2022 | 27,402 | 51,826 | 0 | 0 | 0 | 79,227 |
| 2 | Dealer All Uses except Motorcycles | Total | 270,726 | 818,110 | 0 | 0 | 0 | 1,088,836 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|---------------|----------------|----------------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Dealer Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2019 | 2,156 | 0 | 0 | 0 | 0 | 2,156 |
| 2 | Dealer Motorcycle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | 2021 | 70,553 | 0 | 0 | 0 | 0 | 70,553 |
| 2 | Dealer Motorcycle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Motorcycle | Total | 72,709 | 0 | 0 | 0 | 0 | 72,709 |
| 2 | Dealer Trailer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | 2021 | 3,335 | 0 | 0 | 0 | 0 | 3,335 |
| 2 | Dealer Trailer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Dealer Trailer | Total | 3,335 | 0 | 0 | 0 | 0 | 3,335 |
| 2 | Driveaway Within Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway Within Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Driveaway > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2018 | 0 | 859,829 | 0 | 0 | 0 | 859,829 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2019 | 0 | 48,984 | 0 | 0 | 0 | 48,984 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2020 | 624 | 325,701 | 0 | 0 | 0 | 326,324 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2021 | 0 | 185,028 | 0 | 0 | 0 | 185,028 |
| 2 | Farming All Purpose Truck 4541 kg or more | 2022 | 3,420 | 78,439 | 0 | 0 | 0 | 81,859 |
| 2 | Farming All Purpose Truck 4541 kg or more | Total | 4,043 | 1,497,980 | 0 | 0 | 0 | 1,502,023 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Fishing All Purpose Truck 4541 kg or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2018 | 0 | 359 | 0 | 0 | 0 | 359 |
| 2 | Logging Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Logging Truck | 2021 | 0 | 11,500 | 0 | 0 | 0 | 11,500 |
| 2 | Logging Truck | 2022 | 0 | 23,000 | 0 | 0 | 0 | 23,000 |
| 2 | Logging Truck | Total | 0 | 34,859 | 0 | 0 | 0 | 34,859 |
| 2 | Other Truck | 2018 | 379,965 | 182,764 | 5,048 | 34,531 | 5,809 | 608,116 |
| 2 | Other Truck | 2019 | 676,606 | 1,226,250 | 0 | 0 | 402,814 | 2,305,669 |
| 2 | Other Truck | 2020 | 474,143 | 1,403,188 | 0 | 215,998 | 14,106 | 2,107,436 |
| 2 | Other Truck | 2021 | 128,358 | 108,768 | 16,382 | 0 | 26,454 | 279,961 |
| 2 | Other Truck | 2022 | 128,836 | 75,403 | 129 | 0 | 23,500 | 227,869 |
| 2 | Other Truck | Total | 1,787,907 | 2,996,373 | 21,559 | 250,529 | 472,683 | 5,529,050 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---------------------------------|--------------|------------------|------------------|---------------|----------------|----------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 2 | Petroleum/Chemical Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Petroleum/Chemical Truck | 2020 | 0 | 7,079 | 0 | 0 | 0 | 7,079 |
| 2 | Petroleum/Chemical Truck | 2021 | 12,279 | 42,500 | 0 | 0 | 0 | 54,779 |
| 2 | Petroleum/Chemical Truck | 2022 | 6,694 | 0 | 0 | 0 | 0 | 6,694 |
| 2 | Petroleum/Chemical Truck | Total | 18,973 | 49,579 | 0 | 0 | 0 | 68,552 |
| 2 | Repairer | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | 2019 | 1,389 | 944 | 0 | 0 | 0 | 2,333 |
| 2 | Repairer | 2020 | 0 | 410,845 | 0 | 0 | 0 | 410,845 |
| 2 | Repairer | 2021 | 736 | 0 | 0 | 0 | 0 | 736 |
| 2 | Repairer | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Repairer | Total | 2,124 | 411,789 | 0 | 0 | 0 | 413,913 |
| 2 | Sand/Gravel Truck | 2018 | 248,585 | 3,623 | 0 | 0 | 0 | 252,208 |
| 2 | Sand/Gravel Truck | 2019 | 2,946 | 292,404 | 0 | 0 | 0 | 295,350 |
| 2 | Sand/Gravel Truck | 2020 | 272,618 | 703,476 | 0 | 0 | 0 | 976,093 |
| 2 | Sand/Gravel Truck | 2021 | 55,513 | 120,474 | 0 | 0 | 0 | 175,987 |
| 2 | Sand/Gravel Truck | 2022 | 22,860 | 4,374 | 0 | 0 | 0 | 27,234 |
| 2 | Sand/Gravel Truck | Total | 602,521 | 1,124,351 | 0 | 0 | 0 | 1,726,872 |
| 2 | Tow Truck | 2018 | 357,736 | 15,667 | 0 | 0 | 0 | 373,403 |
| 2 | Tow Truck | 2019 | 4,359 | 7,647 | 0 | 0 | 0 | 12,006 |
| 2 | Tow Truck | 2020 | 19,262 | 10,918 | 0 | 0 | 0 | 30,180 |
| 2 | Tow Truck | 2021 | 3,187 | 0 | 0 | 0 | 0 | 3,187 |
| 2 | Tow Truck | 2022 | 5,000 | 19,167 | 0 | 0 | 0 | 24,167 |
| 2 | Tow Truck | Total | 389,544 | 53,399 | 0 | 0 | 0 | 442,943 |
| 2 | Major Class Total | 2018 | 1,360,581 | 1,638,200 | 5,048 | 34,531 | 5,809 | 3,044,169 |
| 2 | Major Class Total | 2019 | 1,063,647 | 1,891,067 | 0 | 0 | 402,814 | 3,357,527 |
| 2 | Major Class Total | 2020 | 842,957 | 3,424,763 | 0 | 215,998 | 14,106 | 4,497,824 |
| 2 | Major Class Total | 2021 | 528,780 | 556,241 | 20,444 | 7,913 | 26,454 | 1,139,832 |
| 2 | Major Class Total | 2022 | 279,351 | 294,457 | 129 | 0 | 33,500 | 607,438 |
| 2 | Major Class Total | Total | 4,075,315 | 7,804,729 | 25,621 | 258,442 | 482,683 | 12,646,790 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Charter Bus Local | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Charter Bus Local | 2021 | 46,000 | 0 | 0 | 0 | 0 | 46,000 |
| 3 | Charter Bus Local | 2022 | 7,500 | 0 | 0 | 0 | 0 | 7,500 |
| 3 | Charter Bus Local | Total | 53,500 | 0 | 0 | 0 | 0 | 53,500 |
| 3 | Common Carrier Bus Within Manitoba | 2018 | 1,097 | 0 | 0 | 0 | 0 | 1,097 |
| 3 | Common Carrier Bus Within Manitoba | 2019 | 1,748 | 0 | 263,156 | 0 | 0 | 264,903 |
| 3 | Common Carrier Bus Within Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus Within Manitoba | Total | 2,844 | 0 | 263,156 | 0 | 0 | 266,000 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Common Carrier Bus > 161 km Outside Manitoba | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Funeral Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Passenger Vehicle | 2018 | 30,267 | 1,034,088 | 0 | 0 | 0 | 1,064,355 |
| 3 | Police/Emergency Passenger Vehicle | 2019 | 2,521 | 0 | 0 | 0 | 0 | 2,521 |
| 3 | Police/Emergency Passenger Vehicle | 2020 | 11,274 | 0 | 0 | 0 | 0 | 11,274 |
| 3 | Police/Emergency Passenger Vehicle | 2021 | 4,559 | 4,594 | 0 | 0 | 0 | 9,153 |
| 3 | Police/Emergency Passenger Vehicle | 2022 | 25,954 | 12,000 | 0 | 0 | 0 | 37,954 |
| 3 | Police/Emergency Passenger Vehicle | Total | 74,574 | 1,050,682 | 0 | 0 | 0 | 1,125,256 |
| 3 | Police/Emergency Truck | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Police/Emergency Truck | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | School Bus Local | 2018 | 29,672 | 3,682 | 0 | 0 | 0 | 33,354 |
| 3 | School Bus Local | 2019 | 98,165 | 43,376 | 0 | 0 | 0 | 141,541 |
| 3 | School Bus Local | 2020 | 8,202 | 0 | 0 | 0 | 0 | 8,202 |
| 3 | School Bus Local | 2021 | 24,893 | 0 | 0 | 0 | 0 | 24,893 |
| 3 | School Bus Local | 2022 | 13,000 | 2,821 | 0 | 0 | 0 | 15,821 |
| 3 | School Bus Local | Total | 173,931 | 49,879 | 0 | 0 | 0 | 223,810 |
| 3 | Taxi/Livery Passenger Vehicle | 2018 | 471,388 | 4,858 | 0 | 0 | 0 | 476,247 |
| 3 | Taxi/Livery Passenger Vehicle | 2019 | 373,092 | 28,150 | 0 | 0 | 0 | 401,242 |
| 3 | Taxi/Livery Passenger Vehicle | 2020 | 295,867 | 6,295 | 0 | 225 | 0 | 302,386 |
| 3 | Taxi/Livery Passenger Vehicle | 2021 | 96,369 | 6,987 | 2,674 | 0 | 0 | 106,030 |
| 3 | Taxi/Livery Passenger Vehicle | 2022 | 52,783 | 27,477 | 0 | 0 | 0 | 80,260 |
| 3 | Taxi/Livery Passenger Vehicle | Total | 1,289,498 | 73,767 | 2,674 | 225 | 0 | 1,366,164 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|------------------|------------------|----------------|------------|----------|------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Transit Bus Local | 2018 | 82,643 | 31,672 | 0 | 0 | 0 | 114,315 |
| 3 | Transit Bus Local | 2019 | 1,071,489 | 0 | 0 | 0 | 0 | 1,071,489 |
| 3 | Transit Bus Local | 2020 | 58,709 | 0 | 0 | 0 | 0 | 58,709 |
| 3 | Transit Bus Local | 2021 | 236,112 | 0 | 0 | 0 | 0 | 236,112 |
| 3 | Transit Bus Local | 2022 | 167,620 | 0 | 0 | 0 | 0 | 167,620 |
| 3 | Transit Bus Local | Total | 1,616,574 | 31,672 | 0 | 0 | 0 | 1,648,246 |
| 3 | U-Drive Bus | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Bus | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Moped | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2020 | 25,274 | 0 | 0 | 0 | 0 | 25,274 |
| 3 | U-Drive Motorhome | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | U-Drive Motorhome | Total | 25,274 | 0 | 0 | 0 | 0 | 25,274 |
| 3 | U-Drive Passenger Vehicle | 2018 | 64,612 | 75,711 | 2,059 | 0 | 0 | 142,381 |
| 3 | U-Drive Passenger Vehicle | 2019 | 856,926 | 919 | 0 | 0 | 0 | 857,845 |
| 3 | U-Drive Passenger Vehicle | 2020 | 79,862 | 22,973 | 0 | 0 | 0 | 102,835 |
| 3 | U-Drive Passenger Vehicle | 2021 | 71,198 | 0 | 0 | 0 | 0 | 71,198 |
| 3 | U-Drive Passenger Vehicle | 2022 | 235,534 | 8,653 | 0 | 0 | 0 | 244,187 |
| 3 | U-Drive Passenger Vehicle | Total | 1,308,132 | 108,256 | 2,059 | 0 | 0 | 1,418,447 |
| 3 | U-Drive Truck | 2018 | 137,394 | 0 | 0 | 0 | 0 | 137,394 |
| 3 | U-Drive Truck | 2019 | 22,385 | 8,781 | 0 | 0 | 0 | 31,166 |
| 3 | U-Drive Truck | 2020 | 4,120 | 0 | 0 | 0 | 0 | 4,120 |
| 3 | U-Drive Truck | 2021 | 7,919 | 0 | 0 | 0 | 0 | 7,919 |
| 3 | U-Drive Truck | 2022 | 8,088 | 0 | 0 | 0 | 0 | 8,088 |
| 3 | U-Drive Truck | Total | 179,906 | 8,781 | 0 | 0 | 0 | 188,688 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2018 | 2,918 | 0 | 0 | 0 | 0 | 2,918 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2019 | 3,640 | 0 | 0 | 0 | 0 | 3,640 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2020 | 4,269 | 0 | 0 | 0 | 0 | 4,269 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2021 | 7,202 | 0 | 0 | 0 | 0 | 7,202 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | 2022 | 9,187 | 0 | 0 | 0 | 0 | 9,187 |
| 3 | Wheelchair/Livery Bus (Terr 1 only) | Total | 27,216 | 0 | 0 | 0 | 0 | 27,216 |
| 3 | Major Class Total | 2018 | 819,992 | 1,150,010 | 2,059 | 0 | 0 | 1,972,061 |
| 3 | Major Class Total | 2019 | 2,429,966 | 81,227 | 263,156 | 0 | 0 | 2,774,349 |
| 3 | Major Class Total | 2020 | 487,575 | 29,268 | 0 | 225 | 0 | 517,068 |
| 3 | Major Class Total | 2021 | 494,251 | 11,581 | 2,674 | 0 | 0 | 508,507 |
| 3 | Major Class Total | 2022 | 519,667 | 50,951 | 0 | 0 | 0 | 570,618 |
| 3 | Major Class Total | Total | 4,751,451 | 1,323,037 | 267,889 | 225 | 0 | 6,342,601 |

**Appendix 3
Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|------------------|------------------|---------------|----------------|---------------|-------------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 4 | All Purpose Moped/Mobility Vehicle | 2018 | 318,249 | 0 | 0 | 0 | 0 | 318,249 |
| 4 | All Purpose Moped/Mobility Vehicle | 2019 | 9,674 | 0 | 0 | 0 | 0 | 9,674 |
| 4 | All Purpose Moped/Mobility Vehicle | 2020 | 295,713 | 0 | 0 | 0 | 0 | 295,713 |
| 4 | All Purpose Moped/Mobility Vehicle | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | All Purpose Moped/Mobility Vehicle | 2022 | 19,060 | 0 | 0 | 0 | 0 | 19,060 |
| 4 | All Purpose Moped/Mobility Vehicle | Total | 642,697 | 0 | 0 | 0 | 0 | 642,697 |
| 4 | All Purpose Motorcycle | 2018 | 51,121 | 1,801 | 0 | 0 | 0 | 52,921 |
| 4 | All Purpose Motorcycle | 2019 | 107,678 | 36,317 | 0 | 0 | 0 | 143,995 |
| 4 | All Purpose Motorcycle | 2020 | 420,677 | 0 | 0 | 0 | 3,811 | 424,488 |
| 4 | All Purpose Motorcycle | 2021 | 4,330 | 0 | 0 | 0 | 64,500 | 68,830 |
| 4 | All Purpose Motorcycle | 2022 | 49,972 | 44,886 | 0 | 30,000 | 15,682 | 140,540 |
| 4 | All Purpose Motorcycle | Total | 633,778 | 83,003 | 0 | 30,000 | 83,993 | 830,775 |
| 4 | Pleasure Moped/Mobility Vehicle | 2018 | 2,063 | 0 | 0 | 0 | 0 | 2,063 |
| 4 | Pleasure Moped/Mobility Vehicle | 2019 | 6,541 | 0 | 0 | 0 | 0 | 6,541 |
| 4 | Pleasure Moped/Mobility Vehicle | 2020 | 22,515 | 0 | 0 | 0 | 0 | 22,515 |
| 4 | Pleasure Moped/Mobility Vehicle | 2021 | 94,174 | 0 | 0 | 0 | 0 | 94,174 |
| 4 | Pleasure Moped/Mobility Vehicle | 2022 | 4,976 | 0 | 0 | 0 | 0 | 4,976 |
| 4 | Pleasure Moped/Mobility Vehicle | Total | 130,268 | 0 | 0 | 0 | 0 | 130,268 |
| 4 | Pleasure Motorcycle | 2018 | 2,340,824 | 2,204,290 | 13,993 | 0 | 0 | 4,559,108 |
| 4 | Pleasure Motorcycle | 2019 | 1,525,221 | 2,544,848 | 1,323 | 134,426 | 0 | 4,205,819 |
| 4 | Pleasure Motorcycle | 2020 | 847,983 | 2,463,711 | 0 | 0 | 0 | 3,311,693 |
| 4 | Pleasure Motorcycle | 2021 | 630,871 | 787,696 | 0 | 0 | 0 | 1,418,567 |
| 4 | Pleasure Motorcycle | 2022 | 435,432 | 378,598 | 726 | 59,000 | 0 | 873,756 |
| 4 | Pleasure Motorcycle | Total | 5,780,331 | 8,379,143 | 16,043 | 193,426 | 0 | 14,368,943 |
| 4 | Major Class Total | 2018 | 2,712,257 | 2,206,091 | 13,993 | 0 | 0 | 4,932,341 |
| 4 | Major Class Total | 2019 | 1,649,114 | 2,581,165 | 1,323 | 134,426 | 0 | 4,366,029 |
| 4 | Major Class Total | 2020 | 1,586,887 | 2,463,711 | 0 | 0 | 3,811 | 4,054,409 |
| 4 | Major Class Total | 2021 | 729,376 | 787,696 | 0 | 0 | 64,500 | 1,581,571 |
| 4 | Major Class Total | 2022 | 509,440 | 423,484 | 726 | 89,000 | 15,682 | 1,038,332 |
| 4 | Major Class Total | Total | 7,187,074 | 8,462,146 | 16,043 | 223,426 | 83,993 | 15,972,682 |

**Appendix 3
 Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 5 | All Purpose Trailer \$2500 or less | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2500 or less | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | All Purpose Trailer \$2501 or more | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

**Appendix 3
 Income Replacement Indemnity Incurred Losses**

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|-------------------------------------|--------------|-----------|----------|----------|----------|----------|----------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 6 | Off Road Vehicle All Purpose | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Off Road Vehicle All Purpose | Total | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2018 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2019 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2020 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2021 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | 2022 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Major Class Total | Total | 0 | 0 | 0 | 0 | 0 | 0 |

TC (MPI) 1-2

| | | | |
|-------------------------------|---|------------------|---------------------------------|
| Part and Chapter: | Part IX Financial Forecasting - Revenues | Page No.: | Figure REV-5 9 of 38 |
| PUB Approved Issue No: | 5) Financial forecast | | |
| Topic: | | | |
| Sub Topic: | | | |

Preamble to IR:

At Part IX – Financial Forecasting – Revenues, Figure REV-5 (page 9) presents earned units over time organized by major class.

TC(MPI) (1-2) in the 2023 GRA sought details on the decline of earned units in the Public Major Class. For 2022/23, there is no longer a decline.

Question:

- a) Please provide details regarding the increase in the Public Major Class earned units in 2022/23 and revise, if necessary and/or appropriate, any of the comments or analysis provided by MPI in response to TC(MPI) 1-2 in the 2023 GRA.
- b) Please comment upon the increase in the Commercial Major Class earned units in 2022/23.
- c) Please explain why volatility in the Public Major Class earned units is considered sufficient reasoning to select the average of the last 12 years. Please also explain whether MPI has examined the causes of historical volatility in the Public Major Class.

Rationale for Question:

To understand the source and effect of the increasing earned units in the Commercial and Public Major Classes in the 2022/23 year, and the basis for MPI’s forecast.

RESPONSE:

- a) Per 2023 GRA TC (MPI) 1-2 MPI stated that,

"Due to the change in fiscal year, the earned units for these customers were attached to 2020 as opposed to 2021. This is similar to the Commercial Major Class results in 2021/22"

Per 2023 GRA TC (MPI) 2-1, MPI indicated that the system has been adjusted to appropriately capture the 2020 and 2021 policy years; the anomaly is not expected to occur again.

For the 2024 GRA, MPI enhanced its forecasting methodology by projecting the earned units based on Earned Year Earned Units (EY-EU) as opposed to Policy Year Earned Units (PY-EU). The new approach allows MPI to adjust historical EY-EU more with less complexities to be in line with the new fiscal year. Please refer to Part IX Revenues REV 1.1 - Volume Factor for further details.

- b) Per TC (MPI) 1-2, the change in fiscal year impacted Commercial Major classes the same way as the Public Major class. Please see the response to a) for the enhanced methodology in the 2024 GRA.
- c) MPI believes that selecting a long-term average due to the volatility is appropriate as it smooths the short-term fluctuations and provides a more stable trend. The volatility observed in the Public Major Class is primarily driven by U-Drive insurance use.

TC (MPI) 1-3

| | | | |
|-------------------------------|---|------------------|--------------------------------|
| Part and Chapter: | Part VII RI Appendix 3 | Page No.: | Table 7 27-30 of 52 |
| PUB Approved Issue No: | | | |
| Topic: | Public Major Class Accident Benefits IRI and Other | | |
| Sub Topic: | | | |

Preamble to IR:

In Part VII – R1 Appendix 3, Table 7 (pages 27 to 30) presents incurred claims for IRI and ABO indexed for the Public Major Class, as well as ABO non-indexed and bodily injury.

Question:

- a) Please describe the reason(s) for the material and sustained decrease in IRI, and to a lesser extent, ABO – Indexed from 20/21 to 22/23 as compared with the figures from years prior. Please provide any additional data to support the description provided.
- b) Please describe the reason(s) for the material and sustained decrease in Bodily injury, and to a lesser extent, ABO Non-Indexed from 21/22 to 22/23 as compared with the figures from years prior. Please provide any additional data to support the description provided.
- c) Please discuss if there are any similarities or differences between the trends observed for each of the coverages in (a) and (b) above.

Rationale for Question:

To fully understand the recent trends in IRI and ABO indexed incurred claims.

RESPONSE:

- a) MPI assumes that TC is referring to the Adjusted Pure Premium when referring to the decrease in IRI and ABO-Indexed. The primary reason why there is a decrease in the Adjusted Pure Premium for IRI and ABO-Indexed is due to a selection of a lower trend compared to the 2023 GRA.

It is important to note that the selected trend does not impact the allocation of rate change to the major classes because MPI selected the same trend across all major classes. Please refer to Part VII Rate Indication Chapter RI.5 and RI Appendix 3 Table 6 for further details.

- b) MPI assumes that TC is referring to the Adjusted Pure Premium when referring to the decrease in Bodily Injury and ABO Non-Indexed.

For Bodily Injury, there was an increase in the adjusted pure premium as a result of a higher trend selection compared to the 2023 GRA.

For ABO Non-Indexed please refer to a).

- c) MPI observed that there are different trends between different coverages. As such, MPI looked at the trends by coverages separately and selects the trends based on historical information. Please refer to Part VII Rate Indication RI Appendix 3 - Table 6 for further details.

TC (MPI) 1-4

| | | | |
|-------------------------------|---|------------------|----------------|
| Part and Chapter: | Part VII Ratemaking RC Appendix 11 | Page No.: | 3 of 10 |
| PUB Approved Issue No: | 1) Projected Claims 12) Vehicle for Hire | | |
| Topic: | TNC Blanket Policy | | |
| Sub Topic: | Methodology | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 3.1.2 Rate Indication, MPI states:

"... The rate indication considered only Passenger VFH premiums and losses to ensure implementation of the new model will not result in cross-subsidization."

Question:

- a) What credibility percentage is given to Passenger VFH in the methodology in the current VFH insurance model?
- b) Please explain the appropriateness of solely using Passenger VFH data to arrive at the indication accounting for the response in (a).

Rationale for Question:

To determine the appropriateness of the calculated rate indication.

RESPONSE:

- a) The credibility percentage given to Passenger Vehicle for Hire (VFH) experience was 100% based on a standard of 1,082 claims.

b) The appropriateness of solely using Passenger VFH data to arrive at the indication is based on the following reasons:

- The experience of VFH is expected to be considerably different from other insurance uses, due to the nature of a ridesharing business. A possible comparable use may be VFH taxis. However, their experience was found to be very different as well.
- Using a mix of experience from multiple non comparable uses could result in cross subsidies, which MPI attempts to minimize. This means sharing of expected claims across multiple insurance uses. Cross subsidization also introduces the risk of business mix.
- Passenger VFH data was judgmentally determined as the most representative of the future state of the product.

To avoid potential inaccuracies and to maintain a fair representation of future risks, it was decided to rely solely on Passenger VFH data.

TC (MPI) 1-5

| | | | |
|-------------------------------|--|------------------|-----------------|
| Part and Chapter: | Part VII Rate Indication | Page No.: | 26 of 28 |
| PUB Approved Issue No: | 1) Projected Claims, Expenses and Vehicle Counts 11) Claims Forecasting | | |
| Topic: | Major Class Rate Indication | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – Rate Indication (page 26), MPI states:

- *“The overall non-claims costs were allocated to the respective major classes as follows:*
 - *claims expenses were allocated on the basis of claims costs;*
 - *operating expenses, regulatory/appeal, road safety/loss prevention, commission flat fees, anti-theft discount, and reinsurance were allocated on a per unit basis to applicable major classes;*
 - *Fleet rebate allocated across the major classes in proportion to the fleet vehicles within each major class (Part VII Rate Classification RC Appendix 7);*
 - *premium taxes and commissions on vehicles are 3.00% and 4.14% respectively of the major classes’ required rates; and*
 - *premium taxes and commissions on drivers are 3.00% and 2.50% respectively of the driver premiums as applicable to the major classes.”*

Figure R1-10 provides the required rate changes by major class.

Question:

- a) Please provide the supporting calculations for Claims Expense to demonstrate that it was allocated on the basis of claims costs to the Public Major Class. Please also provide supporting calculations for other major classes, as required, to fully demonstrate the allocation.
- b) Please provide the supporting calculations for Road Safety, Operating Expense, Regulatory/Appeal, Commission Flat Fees, Anti-theft Discounts and Reinsurance to demonstrate that they were each allocated on a per unit basis to the Public Major Class. Please also provide supporting calculations for other major classes, as required, to fully demonstrate the allocation.
- c) Please describe the rationale for the allocation of each of the costs listed in questions (a) and (b) above.

Rationale for Question:

To confirm and fully understand the Public Major Class cost allocation.

RESPONSE:

- a) Please see the Figure 1 below demonstrating the allocation of claims expenses by major class.

Figure 1 Allocation of Claims Expense by MC

| Line No. | Calculation | Overall | Private Passenger | Commerical | Public | Motorcycles | Trailers | ORVs | |
|----------|--------------------------------|--|-------------------|----------------|---------------|---------------|---------------|---------------|-------------|
| 1 | 24/25 Units | [a] | 1,280,333 | 863,331 | 49,070 | 13,089 | 19,322 | 244,888 | 90,633 |
| 2 | Claims/Unit | [b] | 710.18 | 953.28 | 738.91 | 1,888.37 | 665.64 | 49.09 | 4.51 |
| 3 | Total Claims | [c] = [a] * [b] | 909,264,367.70 | 822,998,271.58 | 36,258,360.92 | 24,716,939.87 | 12,861,386.98 | 12,020,490.44 | 408,917.91 |
| 4 | Allocation | [d] = [c] _i /[c] _{total} | 100% | 91% | 4% | 3% | 1% | 1% | 0% |
| 5 | Total Claims Expense | [e] = [d] _i *[e] _{total} | 156,439,868.78 | 141,597,698.29 | 6,238,288.25 | 4,252,574.90 | 2,212,814.85 | 2,068,137.73 | 70,354.75 |
| 6 | Per Unit Claims Expense | [f] = [e]/[a] | 122.19 | 164.01 | 127.13 | 324.90 | 114.52 | 8.45 | 0.78 |

b) Please see the figures below demonstrating the allocation of fixed expenses by major class. Please note that expenses are only allocated to the major classes to which they are applicable. For example, anti-theft discount only applies to private passenger vehicles; therefore, the full cost is allocated only to the private passenger major class ($0.83 = 720,794/863,331$).

For Reinsurance allocation, casualty reinsurance is not allocated to Trailers and ORVs as they are not eligible for PIPP (ORVs are only eligible for PIPP where a collision occurs with a moving automobile). Similarly, catastrophe reinsurance is not allocated to motorcycles and ORVS as Basic does not cover their comprehensive claims.

Figure 2 Allocation of Fixed Expense by MC

| Line No. | Calculation | Overall | Private Passenger | Commerical | Public | Motorcycles |
|----------|---|---------------|-------------------|------------|--------|-------------|
| 1 | 24/25 Units [a] | 944,812 | 863,331 | 49,070 | 13,089 | 19,322 |
| 2 | Allocation [b] = [a] _i /[a] _{total} | 100% | 91% | 5% | 1% | 2% |
| 3 | Road Safety [h] = [b] _i *[c] | 12.83 | 12.83 | 12.83 | 12.83 | 12.83 |
| 4 | Operating Expense [i] = [b] _i *[d] | 72.70 | 72.70 | 72.70 | 72.70 | 72.70 |
| 5 | Regulatory Appeal [j] = [b] _i *[e] | 4.53 | 4.53 | 4.53 | 4.53 | 4.53 |
| 6 | Commission Flat Fee [j] = [b] _i *[f] | 7.70 | 7.70 | 7.70 | 7.70 | 7.70 |
| | Reinsurance (Casualty) [j] = [b] _i *[g] | 2.72 | 2.72 | 2.72 | 2.72 | 2.72 |
| 7 | Note: | | | | | |
| 8 | [c] | 12,121,398.52 | | | | |
| 1 | [d] | 68,685,083.25 | | | | |
| 2 | [e] | 4,284,701.32 | | | | |
| 9 | [f] | 7,275,325.57 | | | | |
| 10 | [g] | 2,568,720.20 | | | | |

Figure 3 Allocation of Fixed Expense by MC

| Line No. | Calculation | Overall | Private Passenger | Commerical | Public | Trailers |
|----------|--|-----------|-------------------|------------|--------|----------|
| 1 | 24/25 Units [a] | 1,170,378 | 863,331 | 49,070 | 13,089 | 244,888 |
| 2 | Allocation [b] = [a] _i /[a] _{total} | 100% | 74% | 4% | 1% | 21% |
| 3 | Reinsurance (Catastrophe) [c] = [b] _i *14,567,084 | 12.45 | 12.45 | 12.45 | 12.45 | 12.45 |

- c) Claims expenses, or Unallocated Loss Adjustment Expenses (ULAE), refers to the costs associated with the assessment and settlement of the claims, that are not directly attributable to individual claims. Examples of ULAE include salaries of the claims department, costs associated with the payments, any other overhead costs that are solely related to claims settlement. Since these expenses are tied to the settlement of claims, the allocation is based on claims incurred by each major class.

All other expenses are allocated based on earned units because these expenses are related to the in force policies irrespective of whether or not claims are made.

TC (MPI) 1-6

| | | | |
|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII RI Appendix 3 | Page No.: | Table 5 |
| PUB Approved Issue No: | 1) Projected Claims, Expenses and Vehicle Counts 14) Operational benchmarking | | |
| Topic: | Operating Expense Per Premium Dollar & Per Unit | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – R1 Appendix 3, Table 5 presents a 15-year history of written premium, number of units and operating expenses.

Question:

- a) For each column in the table, please calculate and provide the percentage change at 5 year intervals over the 15 year period as against the 22/23 year. In other words, calculate and provide the percentage change in written premiums from 17/18 to 22/23, 12/13 to 22/23 and 07/08 to 22/23.
- b) Please discuss and describe any observed trends in the results of (a) above.
- c) Please discuss and describe any trends present in the three right-most columns of the table (in excel format, columns F, G and H).

Rationale for Question:

To fully understand MPI’s changing operating expenses and to establish context for the indicated rates.

RESPONSE:

- a) MPI understands the five-, ten- and fifteen-year intervals should read:

- i. 2018/19 to 2022/23
- ii. 2013/14 to 2022/23
- iii. 2008/09 to 2022/23

Please see figure below, based on the intervals specified above.

Figure 1 Percentage change in Written Premiums, Units and Operating Expenses

| Line No. | Year Bands | Percentage Change | | | | |
|----------|--------------|--|---|-----------------|---------------------|---------------|
| | | Basic Vehicle Direct Written Prem Before Capital Release | Basic Vehicle Direct Written Prem After Capital Release | Number of Units | Operating Expenses* | Cost per Unit |
| 1 | 2018 to 2022 | 12.5% | 5.8% | 7.1% | 10.7% | 3.3% |
| 2 | 2013 to 2022 | 48.9% | 40.1% | 16.6% | 20.4% | 3.3% |
| 3 | 2008 to 2022 | 64.5% | 54.7% | 33.4% | 88.7% | 41.4% |

- b) MPI observed that there is an increase in trend for each of the year bands identified in the figure above. As units increase, MPI expects premiums to also increase. Other factors that contribute to premium increases are rate changes and premium drifts (change in mix of business, discounts, etc.). The operating cost per unit for the first two bands has been flat at a 3.3% change. From 2008 to 2022, there is an increase in cost per unit of 41.4% over a period of 15 years, which translates to an annualized increase of 2.3% per year.
- c) For the years 2008 through to 2022/23, operating expenses as a % of premiums (before capital release) has grown from 8.04% to 9.23%, or an overall increase of 14.8%, which is approximately a 1% per year increase. This modest increase is due to many factors including inflation, operating expense allocations, and initiatives. From 2013/14 to 2022/23, operating expenses as a % of premiums (before capital release) has moved from 11.41% to 9.23% which computes to a favorable movement of 19.1%, or an approximate 2.4% average annual decrease. Overall, operating expenses have grown at a much lower rate versus premiums over this same period.

For the years 2008/09 through 2022/23, the costs per unit have increased by approximately 41.4%. This translates to an annualized increase of 2.3%. This is

because the cost per unit is subject to inflation and is expected to increase in general.

TC (MPI) 1-7

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|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII R1 Appendix 3 | Page No.: | Table 6 |
| PUB Approved Issue No: | 1) Projected Claims, Expenses and Vehicle Counts 11) Claims Forecasting | | |
| Topic: | Ultimate Incurred Claims - Comprehensive | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – R1 Appendix 3, Table 6: Pure Premium Trend – Other than PIPP presents Comprehensive Ultimate Incurred claims for 22/23.

Question:

Please describe the reason(s) for the significant increase in ultimate incurred claims in 22/23 and describe the degree to which any further claims development is expected in future years. As appropriate, please compare and contrast the 22/23 ultimate incurred claims with 15/16 figures and/or the years preceding the pandemic (17/18 – 19/20).

Rationale for Question:

To fully understand the significant increase in comprehensive ultimates in 22/23.

RESPONSE:

The increase in ultimate incurred claims in 2022/23 is primarily driven by the increasing Actual Cash Value (ACV) and the rising costs of parts and labour. These issues were not as significant in the years prior to the pandemic. The 2015/16 accident year suffered from poor loss experience, primarily due to higher-than-average hail losses and are not comparable to 2022/23.

The development of the incurred claims is captured through the development factors and already represent the best estimate of the ultimate losses. As such no additional development is expected at this stage.

TC (MPI) 1-8

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|-------------------------------|---|------------------|--|
| Part and Chapter: | Part VI RM Appendix 9 | Page No.: | |
| PUB Approved Issue No: | 11) Claims Forecasting | | |
| Topic: | Public Major Class and VFH Rates | | |
| Sub Topic: | | | |

Preamble to IR:

Passenger VFH rates are determined in accordance with Major Class 1, Private Passenger, while the remaining VFH subcategories are determined in accordance with Major Class 3, Public.

Question:

Please file the rationale for Factor Selection for Collision, Comprehensive and Property damage used in the 2024 GRA (see TC(MPI) 1-17 from the 2023 GRA for reference).

Rationale for Question:

To understand the basis for factor selection relevant to the Private and Public Major Classes, and VFH.

RESPONSE:

Please see *Appendix 1 - Factor Selection Rationale*.

Rationale for Factor Selection for Collision, Comprehensive and Property Damage

2024 GRA

(Note: Unless mentioned, the selected factor is unchanged from last year.)

Collision

| <u>Major Class</u> | <u>Selected</u> |
|---------------------------|---|
| 1 – Private Passenger | 12-24 – 5-year weighted avg. adjusted: <ul style="list-style-type: none"> • Adjustment = Overall selected / Overall 5-year weighted avg. 24-36 – Overall: <ul style="list-style-type: none"> • Indicated factors for the MC are not significantly different than the overall. |
| 2 – Commercial | 12-24 to 36-48 – 5-year weighted hi-lo avg. 48-60 & 72-84 – Overall: <ul style="list-style-type: none"> • Indicated factors for the MC are not significantly different than the overall. |
| 3 – Public | 12-24 – 5-year weighted hi-lo avg. 24-36 – 5-year weighted hi-lo avg.: 36-48 to 60-72 – 5-year weighted hi-lo avg |
| 4 – Motorcycles | 12-24 – 5-year weighted hi-lo avg.: 24-36 & 36-48 – 5-year weighted hi-lo avg. |
| 5 – Trailers | 12-24 – 5-year weighted hi-lo avg. 24-36 to 48-60 – 5-year weighted hi-lo avg. |

Comprehensive

| <u>Major Class</u> | <u>Selected</u> |
|---------------------------|--|
| 1 – Private Passenger | 12-24 – 5-year weighted avg. adjusted: <ul style="list-style-type: none"> • Adjustment = Overall selected / Overall 5-year weighted avg. 24-36 – Overall adjusted: <ul style="list-style-type: none"> • Adjustment = Overall selected / Overall 5-year weighted avg. 36-48 to 48-60 – Overall: <ul style="list-style-type: none"> • Indicated factors for the MC are not significantly different than the overall. |
| 2 – Commercial | 12-24 – 5-year weighted hi-lo avg. 24-36 – 5-year weighted hi-lo avg. 36-48 & 48-60 – 5-year weighted hi-lo avg. <ul style="list-style-type: none"> • To be consistent with 12-24 & 24-36 selection |
| 3 – Public | 12-24 & 24-36 – 5-year weighted hi-lo avg. 36-48 & 48-60 – 5-year weighted hi-lo avg. |
| 4 – Motorcycles | N/A |
| 5 – Trailers | 12-24 & 24-36 – 5-year weighted hi-lo avg. 36-48 to 60-72 – Overall |

Property Damage

| <u>Major Class</u> | <u>Selected</u> |
|-----------------------|--|
| 1 – Private Passenger | <p>12-24 – 5-year weighted avg. 24-36 – 5-year weighted avg. 36-48 – 5-year weighted avg.</p> |
| 2 – Commercial | <p>12-24 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Last Year – Judgment. <p>24-36 – 10-year weighted avg.:</p> <ul style="list-style-type: none"> • A longer term average was chosen since indicated factors exhibit significant fluctuation. <p>36-48 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Decision to use this method for Major Classes 1, 2 & 3. |
| 3 – Public | <p>12-24 – 5-year weighted hi-lo avg.: 24-36 – 5-year weighted hi-lo avg. 36-48 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Decision to use this method for Major Classes 1, 2 & 3. |
| 4 – Motorcycles | <p>12-24 to 36-48 – Overall:</p> <ul style="list-style-type: none"> • Impact is not significant. |
| 5 – Trailers | <p>12-24 to 36-48 – Overall:</p> <ul style="list-style-type: none"> • Impact is not significant. |

TC (MPI) 1-9

| | | | |
|-------------------------------|--|------------------|---------------------------------|
| Part and Chapter: | Part VII RC Appendix 3 | Page No.: | Table 7 62-63 of 176 |
| PUB Approved Issue No: | 1) Projected claims, expenses, and vehicle counts, 11) Claims forecasting | | |
| Topic: | Incurred Claims and Earned Units | | |
| Sub Topic: | | | |

Preamble to IR:

Part VII – RC – Appendix 3, Table 7 presents 10 year aggregated earned units.

Question:

Please provide the disaggregated, annual earned units for each of the VFH insurance uses by territory.

Rationale for Question:

For further detail on the recent composition of VFH earned units.

RESPONSE:

Please refer to *Appendix 1 - 10-Year Units Earned for VFH.*

10-Year Units Earned for VFH

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|--|--------------|--------------|------------|-----------|------------|------------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2013 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2014 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2015 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2016 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2017 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 365 | 60 | 5 | 13 | 10 | 452 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 603 | 85 | 9 | 20 | 30 | 747 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 811 | 88 | 11 | 24 | 40 | 973 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 855 | 80 | 13 | 25 | 36 | 1,008 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 1,334 | 72 | 11 | 29 | 37 | 1,482 |
| 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 3,967 | 385 | 49 | 110 | 152 | 4,663 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2013 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2014 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2015 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2016 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2017 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 6 | 2 | 0 | 0 | 1 | 10 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 7 | 4 | 2 | 1 | 3 | 17 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 7 | 5 | 2 | 1 | 3 | 18 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 4 | 4 | 3 | 1 | 1 | 12 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 4 | 4 | 3 | 0 | 0 | 11 |
| 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 28 | 20 | 9 | 4 | 8 | 68 |

10-Year Units Earned for VFH

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|---|--------------|--------------|--------------|------------|------------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Limousine All Uses Passenger Vehicle | 2013 | 113 | 25 | 1 | 1 | 0 | 141 |
| 3 | Limousine All Uses Passenger Vehicle | 2014 | 113 | 36 | 1 | 1 | 0 | 151 |
| 3 | Limousine All Uses Passenger Vehicle | 2015 | 111 | 33 | 1 | 0 | 0 | 145 |
| 3 | Limousine All Uses Passenger Vehicle | 2016 | 99 | 27 | 1 | 0 | 0 | 127 |
| 3 | Limousine All Uses Passenger Vehicle | 2017 | 98 | 23 | 1 | 0 | 0 | 122 |
| 3 | Limousine All Uses Passenger Vehicle | 2018 | 72 | 22 | 1 | 0 | 0 | 95 |
| 3 | Limousine All Uses Passenger Vehicle | 2019 | 60 | 15 | 1 | 0 | 0 | 76 |
| 3 | Limousine All Uses Passenger Vehicle | 2020 | 28 | 12 | 0 | 0 | 0 | 40 |
| 3 | Limousine All Uses Passenger Vehicle | 2021 | 33 | 9 | 0 | 0 | 0 | 42 |
| 3 | Limousine All Uses Passenger Vehicle | 2022 | 45 | 23 | 0 | 0 | 0 | 68 |
| 3 | Limousine All Uses Passenger Vehicle | Total | 772 | 225 | 7 | 2 | 0 | 1,006 |
| 3 | Taxicab Vehicle-for-Hire | 2013 | 468 | 166 | 55 | 34 | 0 | 723 |
| 3 | Taxicab Vehicle-for-Hire | 2014 | 478 | 171 | 54 | 32 | 0 | 735 |
| 3 | Taxicab Vehicle-for-Hire | 2015 | 482 | 169 | 54 | 29 | 0 | 733 |
| 3 | Taxicab Vehicle-for-Hire | 2016 | 491 | 158 | 52 | 26 | 0 | 727 |
| 3 | Taxicab Vehicle-for-Hire | 2017 | 489 | 152 | 51 | 26 | 0 | 719 |
| 3 | Taxicab Vehicle-for-Hire | 2018 | 464 | 112 | 49 | 12 | 0 | 637 |
| 3 | Taxicab Vehicle-for-Hire | 2019 | 471 | 102 | 45 | 8 | 0 | 626 |
| 3 | Taxicab Vehicle-for-Hire | 2020 | 476 | 106 | 47 | 6 | 0 | 634 |
| 3 | Taxicab Vehicle-for-Hire | 2021 | 470 | 109 | 46 | 5 | 0 | 629 |
| 3 | Taxicab Vehicle-for-Hire | 2022 | 469 | 109 | 42 | 3 | 0 | 624 |
| 3 | Taxicab Vehicle-for-Hire | Total | 4,758 | 1,354 | 493 | 181 | 0 | 6,787 |

10-Year Units Earned for VFH

| Major Class | Use | Loss Year | Territory | | | | | Total |
|-------------|------------------------------------|--------------|--------------|-----------|----------|----------|----------|--------------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| 3 | Accessible Vehicle-for-Hire | 2013 | 88 | 0 | 0 | 0 | 0 | 88 |
| 3 | Accessible Vehicle-for-Hire | 2014 | 88 | 0 | 0 | 0 | 0 | 88 |
| 3 | Accessible Vehicle-for-Hire | 2015 | 93 | 0 | 0 | 0 | 0 | 93 |
| 3 | Accessible Vehicle-for-Hire | 2016 | 96 | 0 | 0 | 0 | 0 | 96 |
| 3 | Accessible Vehicle-for-Hire | 2017 | 108 | 0 | 0 | 0 | 0 | 108 |
| 3 | Accessible Vehicle-for-Hire | 2018 | 157 | 6 | 0 | 2 | 0 | 166 |
| 3 | Accessible Vehicle-for-Hire | 2019 | 188 | 11 | 1 | 3 | 0 | 202 |
| 3 | Accessible Vehicle-for-Hire | 2020 | 177 | 10 | 1 | 2 | 0 | 190 |
| 3 | Accessible Vehicle-for-Hire | 2021 | 166 | 9 | 0 | 1 | 0 | 177 |
| 3 | Accessible Vehicle-for-Hire | 2022 | 190 | 10 | 1 | 1 | 0 | 202 |
| 3 | Accessible Vehicle-for-Hire | Total | 1,352 | 46 | 3 | 9 | 0 | 1,411 |

TC (MPI) 1-10

| | | | |
|-------------------------------|---|------------------|-------------------------------|
| Part and Chapter: | Part VII Ratemaking RC Appendix 11 Part VIII VFH | Page No.: | 3-5 of 10 19 of 24 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | TNC Blanket Policy | | |
| Sub Topic: | Projecting Annual Kilometers, Calculation of Per-Kilometer Rates and Annual Kilometer Reconciliation | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 3.1.4 Projecting the expected annual kilometers, MPI states:

"The expected annual kilometers are a projection of the annual kilometers driven in a ride-sharing capacity during the rating year. This projection is based on historical monthly TNC driving data in Period 2 and Period 3 within the province, and an expected adoption rate of the TNC blanket policy."

At Part VII – RC Appendix 11 – 3.1.5 Calculation of Per-Kilometer Rate, MPI states:

"The per-kilometer rate is calculated by dividing the revenue required from the TNC blanket policy for the rating year by the expected annual kilometers."

At Part VIII – VFH.5.3 Insurance Premiums, MPI states:

"The premiums under the TNC blanket policy will be determined by the number of kilometers driven in Period 2 and Period 3. At the onset of the policy year, TNCs will be required to provide an annual estimate of kilometers travelled throughout the policy year by their affiliated vehicles. The estimate will be used to determine an annual premium estimate (annual premium estimate = annual km estimate x per km rate) and the deposit required. ..."

...The per km rate charged for all Manitoba TNCs will be \$0.1484 per kilometer¹. ...

¹ The per km rate will be annually updated through the GRA process. The proposed rate is representative of an April 1st, 2024 implementation. Once implementation timelines for the blanket policy are confirmed, MPI will provide a rate update through the 2024 GRA."

At Part VIII – VFH.5.4 Annual Kilometer Reconciliation, MPI states:

"After policy year expiry, MPI will determine the annual premium, based on the actual kilometers reported across the policy year for a given TNC. Based on the differential between the annual premium estimate and actual premium collected, a TNC may be entitled to a refund if there is a surplus of premium. Alternatively, an additional charge will be required if there is a deficiency in premium collected."

Question:

- a) If the actual kilometers reported is lower than estimated/projected, what, if anything, happens to the rate per km charged?
- b) Similarly, if the actual kilometers reported is higher than estimated/projected, what, if anything, happens to the rate per km charged?
- c) What is the process for refunding surplus premiums, or collecting deficient premiums?

Rationale for Question:

To determine the impacts of the difference in actual kilometers driven in comparison to the estimated/projected kilometers used to derive the rate.

RESPONSE:

- a) If the actual kilometers reported is lower than the estimated/projected, the rate per km charged does not change. The per-kilometer rate is determined at the onset of the policy year, and it remains constant throughout the policy year.

- b) Similarly, if the actual kilometers reported is higher than estimated/projected, the rate per km charged remains the same. The rate is set at the beginning of the policy year and is not adjusted based on actual kilometers driven during the year.

- c) The process for refunding surplus premiums or collecting deficient premiums comes into effect after the policy year's expiry. MPI determines the annual premium based on the actual kilometers reported across the policy year for a given Transportation Network Company (TNC). If the actual kilometers driven are less than the estimated amount, resulting in a surplus of premium, MPI will issue a refund to the TNC. Conversely, if the actual kilometers driven exceed the estimates, resulting in a deficiency in premium collected, MPI will require an additional charge from the TNC.

TC (MPI) 1-11

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|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII Ratemaking RC Appendix 11 | Page No.: | 6 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | TNC Blanket Policy | | |
| Sub Topic: | Calculation of the Rebate or Surcharge Amount | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 5.1 Calculation of the Rebate or Surcharge Amount, MPI states:

"...The rebate or surcharge will have three assessments and will first be assessed 90 days after policy expiry to determine a provisional rebate or surcharge for the policy year. The rebate or surcharge will be re-assessed at 12-month intervals to capture changes in the ultimate loss as losses develop, with the final assessment for a given policy year occurring 24 months after first date of rebate/surcharge assessment."

Question:

- a) Please confirm that with the proposed blanket policy, TNCs will be given a rebate or surcharge for a policy year 27 months after the policy’s expiry.
- b) Please confirm that under MPI’s current methodology, each insurance use and territory is assigned a minimum of 10% credibility.
- c) Please explain the appropriateness of recognizing / calculating the actual historical performance of TNCs/Passenger VFH under this proposed blanket policy over a much shorter timeframe as compared to other low volume insurance uses.

Rationale for Question:

To determine the fairness of the proposed blanket policy.

RESPONSE:

- a) MPI confirms that under the proposed TNC blanket policy, the final assessment for a policy year rebate or surcharge is intended to occur 24 months after the first assessment, which itself is made 90 days after policy expiry. This translates to an overall timeframe of 27 months after policy expiry for the final rebate or surcharge calculation.
- b) MPI confirms that the current methodology assigns a minimum of 10% credibility to each insurance use and territory.
- c) The purpose of assigning a minimum credibility to other low volume insurance uses is to balance the stability of rates with their responsiveness to the underlying risk when predicting future claims experience.

The calculation and recognition of the actual historical performance of TNCs under the proposed blanket policy are deemed appropriate as the rebate or surcharge represents a retrospective adjustment to the initial premium for a respective TNC blanket policyholder, rather than a prediction of future claims experience. Given that a majority of claims associated with a policy year are typically settled by 27 months post-policy expiry, this timeframe provides an adequate basis for accurately capturing the TNC's actual loss experience.

TC (MPI) 1-12

| | | | |
|-------------------------------|---|------------------|-----------------|
| Part and Chapter: | Part VII Ratemaking RC RC.8.1 Driver Safety Rating | Page No.: | 27 of 44 |
| PUB Approved Issue No: | 12) Vehicle for Hire 13) DSR | | |
| Topic: | DSR and VFH | | |
| Sub Topic: | | | |

Preamble to IR:**Question:**

Please provide the distribution of VFH exposures by DSR level by insurance use.

Rationale for Question:

To measure the impact of the proposed DSR levels and discounts on the different VFH insurance uses.

RESPONSE:

Please see the figure below the number of Vehicle for Hire (VFH) units by Driver Safety Rating (DSR) level. The data below excludes units for corporate customers, who are not eligible for DSR discounts.

Figure 1 VFH Units by DSR Level and Insurance Use

| Line No. | Vehicle Units | | | | | Total VFH |
|----------|---------------|---------------|-------------|----------------|---------------|--------------|
| | DSR Level | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | 16 | 62 | 100 | 9 | 7 | 178 |
| 2 | 15 | 84 | 83 | 9 | 4 | 180 |
| 3 | 14 | 24 | 24 | 8 | 1 | 57 |
| 4 | 13 | 36 | 27 | 5 | 2 | 70 |
| 5 | 12 | 34 | 48 | 3 | - | 85 |
| 6 | 11 | 36 | 19 | 4 | - | 59 |
| 7 | 10 | 48 | 26 | 5 | 2 | 81 |
| 8 | 9 | 50 | 30 | 3 | - | 83 |
| 9 | 8 | 51 | 25 | 1 | 1 | 78 |
| 10 | 7 | 59 | 12 | 7 | 1 | 79 |
| 11 | 6 | 67 | 17 | 3 | - | 87 |
| 12 | 5 | 69 | 21 | 8 | 4 | 102 |
| 13 | 4 | 65 | 32 | 5 | - | 102 |
| 14 | 3 | 99 | 19 | 11 | - | 129 |
| 15 | 2 | 116 | 20 | 8 | - | 144 |
| 16 | 1 | 142 | 13 | 16 | - | 171 |
| 17 | 0 | 207 | 22 | 16 | 1 | 246 |
| 18 | -1 | 36 | 10 | 4 | - | 50 |
| 19 | -2 | 27 | 3 | 2 | - | 32 |
| 20 | -3 | 27 | 5 | 1 | - | 33 |
| 21 | -4 | 29 | 7 | - | - | 36 |
| 22 | -5 | 25 | 8 | - | - | 33 |
| 23 | -6 | 15 | 2 | 1 | - | 18 |
| 24 | -7 | 9 | 2 | - | - | 11 |
| 25 | -8 | 8 | 4 | 1 | - | 13 |
| 26 | -9 | 4 | 2 | 1 | - | 7 |
| 27 | -10 | 5 | 4 | 1 | - | 10 |
| 28 | -11 | 5 | - | - | - | 5 |
| 29 | -12 | 1 | - | 1 | - | 2 |
| 30 | -13 | - | - | 1 | - | 1 |
| 31 | -14 | 3 | 1 | - | - | 4 |
| 32 | -15 | 1 | - | 1 | - | 2 |
| 33 | -16 | 1 | 2 | - | - | 3 |
| 34 | -17 | - | - | - | - | - |
| 35 | -18 | - | - | - | - | - |
| 36 | -19 | - | - | - | - | - |
| 37 | -20 | 3 | 1 | - | - | 4 |
| 38 | Total | 1,448 | 589 | 135 | 23 | 2,195 |

Notes:

Units are as at November 1, 2022

TC (MPI) 1-13

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|-------------------------------|--------------------------------|------------------|----------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 2 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | TNC Blanket Policy | | |
| Sub Topic: | Loss Cap | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 2. Summary of the Proposed TNC Blanket Policy, Loss Cap (page 2), MPI states:

"Losses at the incident level are allocated to the TNC blanket policy by percentage of responsibility, and then capped at \$50,000. The sum of these capped amounts is used to calculate the ultimate loss ratio."

Question:

- a) Please compare and contrast the loss cap used for TNC policyholders to the loss cap used in the fleet program.
- b) Please explain why loss caps are needed to protect TNC policyholders from catastrophic losses.
- c) Please compare and contrast MPI’s approach as it relates to capping losses in the fleet program and for TNC policyholders to serious loss loadings for non-fleet and non-TNC policyholders. Please include a quantitative comparison as well as a narrative explanation.
- d) Please confirm that this loss cap would apply only to the calculation of Passenger VFH dispatchers’ loss ratio.

- e) In calculating the loss ratio, please explain what happens with any losses that exceed the cap.
- f) Please provide a sample (hypothetical) calculation of a TNC policyholder's loss ratio, with and without a capped loss.

Rationale for Question:

To fully understand the rationale, mechanics and implications of a loss cap in the TNC blanket policy.

RESPONSE:

- a) For TNC policyholders, MPI caps the loss at \$50,000, while in the fleet program, the loss cap is at \$25,000. For both, the loss cap excludes any amount exceeding the loss cap in assessing a surcharge or refund.

It is important to note that the fleet program is currently under review.

- b) The loss cap is necessary to not only protect TNC policyholders from the severe financial implications of catastrophic claims, but also reduces volatility of the retrospective rating plan by reducing volatility in the loss experience.

In a retrospective rating insurance model, premiums adjust based on actual loss experience during the policy period. Without loss caps, a single catastrophic claim could cause a significant increase in the loss ratio, and consequently, a substantial surcharge for the policyholder at the end of the policy year. This volatility may pose a risk to the financial stability of TNCs and create unpredictability for their drivers and customers.

Loss caps mitigate this volatility and provide a more predictable insurance cost for TNCs.

- c) Both the loss cap and the serious loss loadings are mechanisms to manage claims volatility and to ensure stable and fair pricing.

The loss cap in the fleet program and for TNC policyholders is applied retrospectively, adjusting actual past loss experience during a policy year when assessing the refund or surcharge for that year. A loading for large losses is added to the determination of the break even loss ratio under the proposed VFH blanket policy for the calculation of rebate/surcharge. The fleet program is currently under review.

In contrast, the serious loss loadings for non-fleet and non-TNC policyholders is a prospective mechanism – meaning it anticipates the potential for high-severity claims and includes these in the rate calculation up front. To reduce volatility when determining the rating relativities, MPI deducts the claims costs resulting from Serious Loss Incidents, and a serious loss loading is applied. The loading is determined based on historical experience with high-cost claims.

Both approaches ensure that each policyholder group pays a fair share of total costs while mitigating the impact of large, infrequent claims. Each method offers a way to balance the stability of insurance costs with the potential volatility of high-cost claims.

To illustrate the different impacts of these approaches, a hypothetical scenario is provided where each policyholder incurs a serious loss incident of \$100,000.

1. TNC Policyholder: With a loss cap, the impact of the TNC policyholder's claim on the loss ratio used in the surcharge or refund assessment is limited to \$50,000, despite the actual claim being \$100,000. At the end of the policy term, the increase to the loss ratio and potential surcharge is mitigated by the loss cap.
2. Non-fleet/Non-TNC Individual: There is no loss cap for these policyholders. Instead, MPI applies a serious loss loading at the time of premium calculation. When analyzing historical claims experience to determine future

premium, the volatile serious loss incidents (including the hypothetical \$100,000 claim) are removed from the claims experience, and the impact of these claims are considered and smoothed with the serious loss loading. When calculating next year's premium, the potential increase in premium as a result of an individual serious loss is mitigated by the serious loss loading.

- d) MPI confirms that the loss cap would apply only to the calculation of Passenger VFH dispatchers' loss ratios when assessing the rebate or surcharge for the TNC blanket policy.
- e) Losses for incidents that exceed the \$50,000 cap are those above \$50,000, and the excess amount is not considered when calculating the loss ratio. These excess losses are considered in the calibration of the refund or surcharge for the blanket VFH policy. The fleet program is currently under review.
- f) The calculation for a hypothetical TNC policyholder's loss ratio, with and without the application of the loss cap, is provided below.

For a hypothetical TNC policyholder that is charged a premium of \$150,000 for the policy year and has incurred two separate claims: claim 1 incurs \$25,000 of losses and claim 2 incurs \$75,000 of losses.

Uncapped Loss Ratio

The uncapped total of these claims is calculated as the sum of the two claims ($\$25,000 + \$75,000$) = \$100,000. The resulting uncapped loss ratio is 66% = ($\$100,000 / \$150,000$).

Capped Loss Ratio

The loss cap is first applied to each individual claim incident, as the minimum of the claim amount and the loss cap.

- Claim 1: As \$25,000 is less than the loss cap of \$50,000, the capped amount of claim 1 is unchanged
- Claim 2: As \$75,000 is greater than the loss cap of \$50,000, the amount of claim 2 is capped at \$50,000.

The total capped claim amount is calculated as the sum of the two capped claim amounts, $(\$25,000 + \$50,000) = \$75,000$. The resulting capped loss ratio is $50\% = (\$75,000/\$150,000)$.

TC (MPI) 1-14

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|-------------------------------|--------------------------------|------------------|----------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 3 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Loss Ratio Target | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 3.1.2 Rate Indication (page 3), MPI states:

- *“The loss ratio method determines a target loss ratio that is compared to a projected loss ratio without a rate change to determine the indicated rate change.*
- *The target loss ratio is the permissible loss ratio, the maximum ratio of losses to earned premiums that an insurer can incur to ensure premiums are priced adequately to cover claims and expenses.*
- *The rate indication considered only Passenger VFH premiums and losses to ensure implementation of the new model will not result in cross-subsidization.”*

Question:

- a) Please explain how the target loss ratio is determined, if it varies by TNC policyholder and if/how the target loss ratio is updated.
- b) Please provide the target loss ratio(s) applicable to the current application, or expected to be implemented with the TNC blanket policy on April 1, 2024.
- c) Please explain what happens with any excess losses above the cap in calculating the target loss ratio.

Rationale for Question:

To fully understand the mechanics and implications of the target loss ratio in the TNC blanket policy.

RESPONSE:

- a) The target loss ratio for a loss ratio method rate indication is the permissible loss ratio, the maximum amount of losses as a ratio to premiums that an insurer can incur to ensure premiums are priced adequately to cover claims, expenses, and profit. This can be calculated as:

$$\text{Permissible Loss Ratio} = 100\% - \left(\frac{\text{Operating Expenses}}{\text{Premium}} \right) - \text{Profit/Premium}$$

Where Operating Expenses refer to both variable and fixed expenses associated with running the insurance operations, and can include claims handling expenses, general administrative costs, and taxes.

As a Crown corporation, MPI aims for a profit margin of 0% for its Basic line of business.

This ratio does not vary by Transportation Network Company (TNC) policyholder.

The target loss ratio is reviewed periodically and updated as market conditions and operating expenses change.

- b) The target loss ratio applicable to the Passenger Vehicle-for-Hire rate indication for the current application is 68.1%.
- c) Excess losses above the cap do not directly factor into the calculation of the target loss ratio for the purpose of a rate indication but influence the calibration of the rebate and surcharge scale and hence, the premium structure.

TC (MPI) 1-15

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|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 6 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Calculation of the Rebate or Surcharge Amount - IBNR, ULAE and ALAE | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 5.1 Calculation of the Rebate or Surcharge Amount (page 6), MPI states:

"...The rebate or surcharge is based on the ultimate loss ratio for the policy year. At assessment, the ultimate loss ratio is calculated as follows:

$$\frac{(Capped\ Incurred\ Claims\ and\ ALAE + IBNR) * (1 + ULAE\ Factor)}{Annual\ Premium}$$

Where:

- *Capped Incurred Claims are the sum of the allocated paid claims, case reserves, and their Allocated Loss Adjustment Expenses (ALAE) subject to the loss cap.*
- *Incurred But Not Reported (IBNR) accounts for claims occurring during the policy year, but which have not yet been filed or reported.*
- *The Unallocated Loss Adjustment Expenses (ULAE) factor accounts for the additional costs associated with the assessment and settlement of the claims, that are not directly attributable to individual claims.*
- *Annual Premium is the premium amount determined by the starting rate and the number of kilometers driven in Period 2 and Period 3."*

Question:

Please explain how ALAE, ULAE and IBNR will be calculated at the time of calculating the Rebate or Surcharge, as of what date these amounts will be calculated, and if/how they may differ from PUB approved amounts.

Rationale for Question:

To understand the rebate or surcharge process, including the extent of PUB oversight.

RESPONSE:

The ALAE, ULAE, and IBNR used in calculating the ultimate loss ratio for the policy year will first be assessed 90 days post-policy expiry, using the actuarial valuation results as of the preceding fiscal year end. This is to ensure alignment of these amounts with the Appointed Actuary Review and the valuation of the Basic book of business. These amounts will be determined for each transportation network company (TNC) based on their losses during the year.

The allocated loss adjustment expenses (ALAE) are already determined at the claim level, so calculation of the ALAE at the time of evaluation is not necessary.

The unallocated loss adjustment expenses (ULAE) factor applied will be consistent with the selected ULAE ratio used in the Appointed Actuary Review for the broader Basic insurance block and is expressed as a percentage of claims. This percentage is applied to the amount of incurred (reported) losses for claims occurring during the respective year as of the end of the fiscal year, and the associated incurred but not reported (IBNR).

The provision for IBNR for the respective policy year will be calculated as a percentage applied to the uncapped claim amount. The IBNR provision will be calculated by coverage for and will be consistent with the selected proportion of IBNR to reported claims for each coverage in the Appointed Actuary Review for the Basic insurance book of business.

The total outlay to the TNC is the sum of the total premium, based on per KM rate, and the rebate/surcharge based on the underlying loss experience, as approved by the PUB.

TC (MPI) 1-16

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|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 7 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Calibration of the Rebate and Surcharge Scale | | |
| Sub Topic: | Cost of Expected Losses Excess of the \$50,000 Loss Cap | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 5.2 Calibration of the Rebate and Surcharge Scale, Cost of Expected Losses Excess of the \$50,000 Loss Cap (page 7), MPI states:

“As the ultimate loss ratio used in calculating the rebate and surcharge does not consider losses exceeding the \$50,000 loss cap, this provides a benefit to the insured and the cost of this benefit is factored in the calibration of the rebate and surcharge scale. The ratio of trended expected excess losses to capped losses from 2018 to 2022 was calculated at 7.72% and is factored into the model when calibrating the refund and surcharge amounts.”

Question:

- a) Please further explain and quantitatively demonstrate how the “ratio of trended expected excess losses to capped losses from 2018 to 2022 ... is factored into the model when calibrating the refund and surcharge amounts”.
- b) Please provide details of the 7.72% ratio calculation.

Rationale for Question:

To understand the costs associated with expected losses over the \$50,000 loss cap.

RESPONSE:

- a) The refund and surcharge scale was calibrated using a financial model, with rebate/surcharge being directly linked to the varying ultimate loss ratios. The ratio of 7.72% represents the expected losses exceeding the loss cap of \$50,000, expressed as a percentage of the total losses. The calculation is further described in (b) below.

Quantitatively, this can be seen as an additional cost deducted from the rebate (or conversely added to the surcharge). For example, if the capped ultimate loss was \$1,000, then the expected excess loss would be 7.72% of this amount, yielding approximately \$77.20, which is then deducted from the rebate (or added to the surcharge).

The calibration of the rebate and surcharge scale is an iterative process designed to maintain a profit or loss near zero while accounting for both capped losses and expected excess losses.

- b) The calculation of the 7.72% ratio of expected excess losses to capped losses used Passenger Vehicle-for-Hire (PVFH) claims data from 2018 to 2022, and is structured as follows:

- **Identification of relevant incidents:** All incidents involving PVFH vehicles were identified from the stated five-year period.
- **Trending the losses:** The loss amounts by coverage associated with these incidents were trended to the same point in time in the prospective rating period, to consider inflation and changes in claims severity over time.
- **Allocation of claims:** For each incident, the claims were allocated to PVFH based on the percentage of responsibility, to reflect the claim allocation methodology of the TNC Blanket Policy. It is important to note that a single incident could involve multiple claimants and multiple claims.

- **Capping losses:** The incident level losses were then capped at the selected \$50,000 amount. This means that for any incident where the total claim amount exceeded \$50,000, the excess was not considered in the capped claim amount but was truncated at \$50,000.
- **Ratio calculation:** Finally, the ratio of the total amount of losses exceeding the cap (excess losses) to the amount of losses that remained below the cap or that were capped at the cap amount (capped losses) was calculated as 7.72%.

This 7.72% ratio over five years was selected as the expected excess loss ratio as it provides a comprehensive representation of the long-term pattern of losses and is more resistant to year-on-year volatility. The ratio would be re-analyzed on an ongoing basis to ascertain its stability and adequacy.

TC (MPI) 1-17

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|-------------------------------|--|------------------|----------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 8 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Calibration of the Rebate and Surcharge Scale | | |
| Sub Topic: | Cost due to Loss Transfer Between Classes | | |

Preamble to IR:

At Part VII – RC Appendix 11 – 5.2 Calibration of the Rebate and Surcharge Scale, Cost due to Loss Transfer Between Classes (page 8), MPI states:

"When determining the ultimate loss ratio used in the calculation of the rebate and surcharges, losses at the incident level are allocated to the TNC Blanket policy based on the percent of responsibility of the TNC affiliated driver."

Question:

- a) Please elaborate on the process MPI intends to utilize in determining responsibility for a loss, including the utilization of all appeal mechanisms. Please detail any costs associated with appeal mechanisms.
- b) Please provide the following for the last 5 years: (i) the number of fault determinations that were appealed; (ii) the number of fault determinations that were modified and/or varied; (iii) the direction of the modifications and/or variations; and (iv) the number of Passenger VFH and Taxi VFH claims that were subject to fault attribution.
- c) Please provide a sample calculation of the loss transfer cost discrepancy and how it would be incorporated into the rebate/surcharge scale as a cost.

Rationale for Question:

To understand the processes that may impact the determination of the TNC blanket policy loss ratio.

RESPONSE:

- a) Concerning the Transportation Network Company (TNC) blanket policy, MPI intends to maintain the current process it uses for all claimants with respect to the determination of liability and responsibility. Presently, liability and responsibility assessments are based on the *Highway Traffic Act (HTA)* and legal precedent.

If a claimant wanted to appeal a liability assignment there are four options:

1. Consultation with MPI Supervisor/Manager

Foremost, a claimant can have discussions with their adjuster's supervisor relative to the basis upon which liability was assessed. Claimants can also escalate discussions around liability with the Service Centre Manager and Customer Relations officers. There are no costs associated with these discussions.

2. Independent liability review

If a claimant is held liable and chooses to have their claim reviewed, all the information relating to the liability assessment is made available for review by an independent adjudicator. The independent adjudicator reviews information submitted by the claimant as well as MPI and gives a written opinion that either upholds or changes the adjuster's initial liability assessment. The customer will receive a copy of the adjudicator's opinion. If their decision is favourable to the customer, the liability assessment will be changed accordingly. The fee for this option is \$50 and available on all multi-vehicle collisions with MPI insured vehicles where all involved motorists have Basic Autopac coverage. The \$50 fee is refunded to the

customer if the decision from the adjudicator finds customer less than 50% responsible.

3. Small claims court

Claimants held liable/responsible can also attend small claims court to appeal. This decision can be independent of the first two options stated above or following an independent liability review decision. The courts hold the final decision relative to the at-fault party and liability finding for an incident.

4. Rates Appeal Board (RAB)

The RAB is an independent board that evaluates appeals relative to additional premiums which are paid by customers with negative placements on the Driver Safety Rating and Fleet Scales. The RAB does not determine or overturn a liability decision on a claim, but rather assesses the additional premiums, that may be perceived as unduly harsh or whether there is incorrect information on a driving record/assessment. The cost for starting an appeal is \$10. If the appeal is successful, \$10 is refunded. If denied, the customer would be responsible for paying another \$25 for bringing the appeal.

- b) MPI can only provide data on appeals made through the Independent Liability Review and the Rates Appeal Board. Please note that the annual average from 2018 to 2022 of reported ultimate claim counts for collision are 93,279 and 66,491 for comprehensive.

Figure 1 Independent Liability Review Appeals from 2018 to 2022

| Line No. | Year | Total Appeals | Original Decision Maintained | Original Liability Lowered | Original Liability Increased |
|----------|------|---------------|------------------------------|----------------------------|------------------------------|
| 1 | 2018 | 420 | 358 | 62 | 0 |
| 2 | 2019 | 459 | 396 | 63 | 0 |
| 3 | 2020 | 355 | 299 | 56 | 0 |
| 4 | 2021 | 237 | 204 | 33 | 0 |
| 5 | 2022 | 449 | 348 | 99 | 2 |

Figure 2 Rates Appeal Board Appeals from 2018 to 2022

| Line No. | Year | Total Appeals | Successful Appeals | Partially Successful Appeals | Denied |
|----------|------|---------------|--------------------|------------------------------|--------|
| 1 | 2018 | 501 | 42 | 412 | 47 |
| 2 | 2019 | 592 | 45 | 485 | 62 |
| 3 | 2020 | 613 | 50 | 505 | 58 |
| 4 | 2021 | 451 | 40 | 366 | 45 |
| 5 | 2022 | 400 | 63 | 281 | 56 |

- i. Number of at-fault determinations appealed. Please see Figure 1.
- ii. Number of at-fault determinations that were modified or varied. Please see Figure 1.
- iii. Direction of modifications. Please see Figure 1.
- iv. Number of Taxi VFH and Passenger VFH that were subject to fault attributions.

Figure 3 Total Passenger VFH and Taxi VFH Fault Attributions for Collision Claims - 2018-2022

Figure 3 Total Passenger VFH and Taxi VFH Fault Attributions for Collision Claims- 2018-2022

| Line No. | Major Class | Use | Loss Year | At-Fault Attribution | | | Total |
|----------|-------------|--|--------------|----------------------|-----------|------------|--------------|
| | | | | Not At-Fault | 50% | At-Fault | |
| 1 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2018 | 128 | 4 | 72 | 204 |
| 2 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2019 | 181 | 4 | 92 | 277 |
| 3 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2020 | 180 | 7 | 64 | 251 |
| 4 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2021 | 305 | 13 | 137 | 455 |
| 5 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | 2022 | 386 | 13 | 168 | 567 |
| 6 | 1 | Passenger Vehicle-for-Hire (Passenger Vehicle) | Total | 1,180 | 41 | 533 | 1,754 |
| 7 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2018 | 1 | 0 | 2 | 3 |
| 8 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2019 | 2 | 1 | 0 | 3 |
| 9 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2020 | 1 | 0 | 0 | 1 |
| 10 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2021 | 3 | 0 | 0 | 3 |
| 11 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | 2022 | 1 | 0 | 1 | 2 |
| 12 | 1 | Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW) | Total | 8 | 1 | 3 | 12 |
| 13 | 3 | Taxi/Livery Passenger Vehicle | 2018 | 443 | 13 | 199 | 655 |
| 14 | 3 | Taxi/Livery Passenger Vehicle | 2019 | 467 | 18 | 183 | 668 |
| 15 | 3 | Taxi/Livery Passenger Vehicle | 2020 | 278 | 9 | 98 | 385 |
| 16 | 3 | Taxi/Livery Passenger Vehicle | 2021 | 346 | 18 | 139 | 503 |
| 17 | 3 | Taxi/Livery Passenger Vehicle | 2022 | 358 | 12 | 127 | 497 |
| 18 | 3 | Taxi/Livery Passenger Vehicle | Total | 1,892 | 70 | 746 | 2,708 |

c) Please see *Loss Transfer Between Classes* in *Part VII Rate Indication Chapter RI.5* Allocation of Rate Change to Major Classes for greater detail on the standard loss allocation. Under the TNC Blanket Policy, collision claims would be applied by percentage of fault.

- Assume that for a particular incident between a Passenger Vehicle-for-Hire (PVFH) vehicle and All-Purpose vehicle, the PVFH vehicle incurs \$1,000 in collision claims damages and the All-Purpose vehicle incurs \$500 in collision claims damages.
- Under the standard loss allocation, 100% of losses are allocated to the vehicle incurring the loss. The PVFH vehicle would be allocated \$1,000 of their own losses, and the All-Purpose vehicle would be allocated \$500.
- Under the VFH blanket policy loss transfer mechanism, losses are allocated by percentage of fault. If the PVFH vehicle is 100% at fault, the PVFH vehicle would be allocated 100% of the incident claims, $(\$1,000 + \$500) \times 100\% = \$1,500$. If the All-Purpose vehicle is 100% at fault, then the PVFH vehicle would be allocated 0% of the incident claims, or \$0.

The average difference of this discrepancy from 2018 to 2022 was analyzed and it was calculated to be 12.5% of premium.

The cost of this difference is incorporated in the rebate and surcharge scale using a financial model, with each scenario in the model corresponding to varying levels of ultimate loss and ALAE.

- For each scenario, the cost of this discrepancy is calculated using the 12.5% ratio of premium.
- The cost of the discrepancy for the scenario is then included in MPI's total expected costs for the scenario.

- The model adjusts the initial premium by applying a rebate or surcharge based on the ultimate loss ratio for the scenario.
- The resulting profit or loss for the scenario is then calculated based on the initial premium, the total expected costs for the scenario, and the rebate or surcharge.
- The rebate or surcharge is then adjusted to minimize the insurer's profit or loss.

The calibration of the rebate and surcharge scale is an iterative process designed to maintain a profit or loss near zero while accounting for the cost of the loss transfer discrepancy.

TC (MPI) 1-18

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|-------------------------------|-------------------------------------|------------------|---------------------|
| Part and Chapter: | Part VII RC Appendix 11 | Page No.: | 1 to 2 of 10 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Proposed VFH Insurance Model | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – RC Appendix 11 – Proposed VFH Insurance Model, pages 1-2, MPI states:

"1. A TNC blanket policy purchased by the TNC, that provides Basic insurance coverage only during periods when a vehicle is being driven in a ridesharing capacity. TNC affiliated drivers will be required to maintain the most appropriate insurance use coverage for non-commercial use."
[Emphasis added]

Question:

- a) Please elaborate upon and explain what MPI considers to be the "most appropriate insurance use coverage for non-commercial use".
- b) Please explain if different TNC affiliated drivers under the same TNC blanket policy could have different non-commercial uses. In other words, do the non-commercial use policies for a single TNC dispatcher need to be identical?
- c) Please explain if the answers to any of the above questions have implications for MPI's collection of total premium revenue from TNCs, given the single per km charge associated with commercial use.

Rationale for Question:

To test and understand the proposed TNC blanket policy.

RESPONSE:

- a) MPI considers the most appropriate use to be that which the registered owner declares as the principal use of the vehicle when not engaged in rideshare operation (i.e., P2/P3) for a Transportation Network Company (TNC) with an MPI blanket policy. MPI anticipates that the majority of affiliated drivers will register as All-purpose. As stated in *Part VIII Vehicle for Hire Chapter*, Pleasure will not be permitted to be used as an underlying insurance use with the blanket policy.
- b) They are not required to be identical.
- c) As MPI does not currently have experience with a blanket policy for ridesharing, an assumption that a strong majority of TNC affiliated drivers would declare an all-purpose insurance use during non-ridesharing was applied. As experience with the product builds, MPI will have the ability to review the underlying insurance uses of the TNC affiliated vehicles and make any future adjustments required to the proposed per kilometer rate.

TC (MPI) 1-19

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|-------------------------------|---|------------------|-----------------|
| Part and Chapter: | Part VIII VFH | Page No.: | 10 of 24 |
| PUB Approved Issue No: | 12) Vehicle for Hire | | |
| Topic: | Summary of Results of VFH Framework Review | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VIII – VFH, Figure VFH – 1 (page 10) presents the VFH time band uptake from April 2020 to April 2023.

Question:

- a) Please provide the number of VFH (by insurance use) that are expected to face a premium increase based on the transition to a full-time VFH model. Please provide an estimate of how much more (both on average and as an aggregate) these transitioned VFH operators will pay under the full-time VFH model.
- b) Please confirm that the full-time VFH policies will be calculated in the same manner as the “4 time band” option is currently calculated. If not, please explain how it is to be calculated.

Rationale for Question:

To understand the implications of the proposed full-time VFH model.

RESPONSE:

- a) The figure referenced in the preamble relates to the distribution of policies across time bands 1 through 4, with time band 4 representing full-time vehicle for hire (VFH) insurance use.

The policies with three or less timebands are expected to face a premium increase based on the transition to the full-time VFH model due to increased coverage.

The number of policies in each insurance use that are expected to face an increase, and for comparison, the total number of policies within that insurance use are as follows:

- Accessible VFH: 22 policies (of 197 policies)
- Limo VFH: 13 policies (of 82 policies)
- Passenger VFH: 137 policies (of 1492 policies)
- Taxi VFH: 5 policies (of 567 policies)

The increase is estimated to solely assess the change in vehicle premium excluding the effect of DSR discounts. This is calculated as the increase from the current average premiums of the population of three or less timebands, to average premium of the "4 time band" option. The estimated increase by insurance use and in aggregate are as follows:

Figure 1 Estimated Percentage and Dollar Increase by VFH Group

| Line No. | No DSR Discount | Accessible | Limousine | Passenger | Taxi |
|----------|----------------------------------|------------|-----------|-----------|-----------|
| 1 | Average Percent Increase | 7.3% | 24.4% | 11.9% | 18.8% |
| 2 | Average Dollar Increase | \$ 250 | \$ 612 | \$ 542 | \$ 1,960 |
| 3 | Aggregate Dollar Increase | \$ 5,501 | \$ 7,954 | \$ 74,237 | \$ 92,106 |

These estimates are based on the results of the rate model, with the population of vehicles as at November 1, 2022, and premiums reflecting the 2024/25 submitted rates.

- b) MPI confirms that the full-time VFH policies will be calculated in the same manner as the "4 time band" option.

TC (MPI) 1-20

| | | | |
|-------------------------------|--|------------------|------------------------------------|
| Part and Chapter: | Part VIII VFH Part V NOVA | Page No.: | 21 to 22 of 24 19 of 48 |
| PUB Approved Issue No: | 12) Vehicle for Hire 20) Project Nova | | |
| Topic: | VFH Framework | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VIII – VFH.7 – Legislative and Regulatory Amendments for Proposed Framework and VFH.8 – Communication and Implementation Plan (page 22), MPI states:

“...The VFH regulation will include provisions that outline the issuance, coverage periods, eligibility, and business rules concerning both blanket policies and VFH insurance uses. The timelines for the development of draft regulations will be confirmed once the discovery phase of the Nova program is complete and is further subject to coordination with government. In compliance with The Regulatory Accountability Act, a 45-day public consultation will be required following initial Statutes and Regulations Review Board review and approvals; these steps are anticipated to occur following PUB approval of the VFH insurance framework.

VFH.8 Communication and Implementation Plan

Implementation of the proposed VFH Framework is part of Release 3 of the NOVA program, as functionality for the proposed blanket policy does not exist in current systems. As a result, the target implementation date for both products will be confirmed once Nova R3 discovery is complete, with the latest target date for decommissioning the time band model being April 1st, 2025. With that, the implementation plan described below is subject to change until discovery is complete 18 and all details can be confirmed.” [Emphasis added]

Question:

- a) Please elaborate upon the interplay between draft regulations and the discovery phase of the NOVA program.
- b) Please elaborate and discuss the risks to the target implementation date of April 1st, 2025 for time band model decommissioning and MPI's assessment of the likelihood of meeting this target. Please identify whether there are any earlier target implementation dates that MPI considers are possible, and discuss the risks and/or likelihood of meeting those alternate dates.
- c) Part V – NOVA – NOV.4.2.3 (page 19) indicates that Release 3 will have phased go live releases between spring 2024 and the end of 2025. Please provide additional details of how the time band model decommissioning is intended to take place and how the two new VFH insurance products will be introduced.
- d) Part V – NOVA – NOV.4.2.3 (page 19) indicates that the migration strategy for Release 3 will be at the renewal date. Please confirm and/or elaborate upon how this migration strategy will apply to the new VFH insurance products.

Rationale for Question:

To understand the connection between the NOVA program and the implementation of the new VFH insurance products.

RESPONSE:

- a) As stated in Part VIII Vehicle for Hire Chapter VFH.8, the changes associated with the proposed VFH framework are aligned to Release 3 of the Nova program. Part V NOVA Chapter NOV.4.2.3 details the key objectives of the discovery activities and the method of using phased go live releases. The specific timing around drafting of the VFH regulations will be confirmed once PUB has approved the proposed framework and the Corporation completes the discovery including the release phase that VFH will be aligned to.

- b) As the discovery phase of Release 3 will ultimately confirm development and implementation timelines, MPI cannot comment on risks to the target implementation date of April 1st, 2025 until discovery is complete. Further until this milestone is met, MPI cannot provide information on the possibility of earlier target implementation dates.

- c) Additional details including timing and methods associated with decommissioning the time band model as well as the introduction of the blanket policy into Duck Creek will be confirmed once discovery has been completed.

- d) MPI will confirm and provide details on the migration and transition strategy once the discovery phase for Release 3 is complete.

TC (MPI) 1-21

| | | | |
|-------------------------------|-------------------------------|------------------|--|
| Part and Chapter: | Part IX REV | Page No.: | |
| PUB Approved Issue No: | 13) DSR | | |
| Topic: | DSR Impact on Taxi VFH | | |
| Sub Topic: | | | |

Preamble to IR:

Taxi VFH and other VFH subcategories are eligible for DSR discounts.

Question:

Please update Figure 1 & 2 from TC(MPI) 1-16 in the 2023 GRA.

Rationale for Question:

To understand the impact of DSR discounts on the subcategories of VFH and assess the reasonableness of the DSR upgrade forecast.

RESPONSE:

Please see *Appendix 1 - Number of VFH Policies by DSR Level and VFH Subcategory* and Figure 1 below for the Discount by VFH Subcategory.

Figure 1 Discount by VFH Subcategory

| As of Nov 1, 2018 | | | | | |
|--------------------|---|-------------------|-------------------|------------------|------------------|
| Line No. | VFH Group | Undisc Premium | Disc Premium | Discount | Percent Discount |
| 1 | Passenger VFH | 1,296,008 | 1,108,158 | 187,850 | 14.49% |
| 2 | Taxicab VFH | 6,449,849 | 5,114,961 | 1,334,888 | 20.70% |
| 3 | Accessible VFH | 349,075 | 321,753 | 27,322 | 7.83% |
| 4 | Limousine VFH | 255,642 | 238,911 | 16,731 | 6.54% |
| 5 | Total | 8,350,574 | 6,783,783 | 1,566,791 | 18.76% |
| As of Nov 1, 2019 | | | | | |
| Line No. | VFH Group | Undisc Premium | Disc Premium | Discount | Percent Discount |
| 9 | Passenger VFH | 2,200,872 | 1,877,107 | 323,765 | 14.71% |
| 10 | Taxicab VFH | 6,237,385 | 4,926,169 | 1,311,216 | 21.02% |
| 11 | Accessible VFH | 494,921 | 445,393 | 49,528 | 10.01% |
| 12 | Limousine VFH | 207,624 | 193,844 | 13,780 | 6.64% |
| 13 | Total | 9,140,802 | 7,442,513 | 1,698,289 | 18.58% |
| As of Nov 1, 2020 | | | | | |
| Line No. | VFH Group | Undisc Premium | Disc Premium | Discount | Percent Discount |
| 17 | Passenger VFH | 4,025,921 | 3,417,679 | 608,242 | 15.11% |
| 18 | Taxicab VFH | 6,748,633 | 5,207,092 | 1,541,541 | 22.84% |
| 19 | Accessible VFH | 535,277 | 468,370 | 66,907 | 12.50% |
| 20 | Limousine VFH | 102,356 | 95,169 | 7,187 | 7.02% |
| 21 | Total | 11,412,187 | 9,188,310 | 2,223,877 | 19.49% |
| As of Nov 1, 2021 | | | | | |
| Line No. | VFH Group | Undisc Premium | Disc Premium | Discount | Percent Discount |
| 25 | Passenger VFH | 4,643,211 | 3,938,657 | 704,554 | 15.17% |
| 26 | Taxicab VFH | 6,726,314 | 5,014,264 | 1,712,050 | 25.45% |
| 27 | Accessible VFH | 526,315 | 464,045 | 62,270 | 11.83% |
| 28 | Limousine VFH | 138,681 | 130,975 | 7,706 | 5.56% |
| 29 | Total | 12,034,521 | 9,547,941 | 2,486,580 | 20.66% |
| As of Nov 1, 2022* | | | | | |
| Line No. | VFH Group | Undisc Premium | Disc Premium | Discount | Percent Discount |
| 33 | Passenger VFH | 7,536,534 | 6,372,547 | 1,163,987 | 15.44% |
| 34 | Taxicab VFH | 7,510,910 | 5,404,830 | 2,106,080 | 28.04% |
| 35 | Accessible VFH | 716,810 | 624,531 | 92,279 | 12.87% |
| 36 | Limousine VFH | 247,537 | 224,605 | 22,932 | 9.26% |
| 37 | Total | 16,011,791 | 12,626,513 | 3,385,278 | 21.14% |
| 38 | *Based on applied for rates and vehicle premium discounts | | | | |

Number of VFH Policies by DSR Level and VFH Subcategory

| Line No. | DSR Level | Discount Percent | Rate Model as of November 1, 2022 | | | | Total VFH |
|----------|-----------------|------------------|-----------------------------------|-------------|----------------|---------------|--------------|
| | | | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | 18 | 48 | - | - | - | - | - |
| 2 | 17 | 45 | - | - | - | - | - |
| 3 | 16 | 44 | 62 | 100 | 9 | 7 | 178 |
| 4 | 15 | 43 | 84 | 83 | 9 | 4 | 180 |
| 5 | 14 | 38 | 24 | 24 | 8 | 1 | 57 |
| 6 | 13 | 36 | 36 | 27 | 5 | 2 | 70 |
| 7 | 12 | 35 | 34 | 48 | 3 | - | 85 |
| 8 | 11 | 33 | 36 | 19 | 4 | - | 59 |
| 9 | 10 | 31 | 48 | 26 | 5 | 2 | 81 |
| 10 | 9 | 28 | 50 | 30 | 3 | - | 83 |
| 11 | 8 | 26 | 51 | 25 | 1 | 1 | 78 |
| 12 | 7 | 26 | 59 | 12 | 7 | 1 | 79 |
| 13 | 6 | 21 | 67 | 17 | 3 | - | 87 |
| 14 | 5 | 16 | 69 | 21 | 8 | 4 | 102 |
| 15 | 4 | 16 | 65 | 32 | 5 | - | 102 |
| 16 | 3 | 11 | 99 | 19 | 11 | - | 129 |
| 17 | 2 | 10 | 116 | 20 | 8 | - | 144 |
| 18 | 1 | 5 | 142 | 13 | 16 | - | 171 |
| 19 | 0 (Individual)* | 0 | 207 | 22 | 16 | 1 | 246 |
| 20 | 0 (Corporate)** | 0 | 44 | 25 | 62 | 59 | 190 |
| 21 | -1 | 0 | 36 | 10 | 4 | - | 50 |
| 22 | -2 | 0 | 27 | 3 | 2 | - | 32 |
| 23 | -3 | 0 | 27 | 5 | 1 | - | 33 |
| 24 | -4 | 0 | 29 | 7 | - | - | 36 |
| 25 | -5 | 0 | 25 | 8 | - | - | 33 |
| 26 | -6 | 0 | 15 | 2 | 1 | - | 18 |
| 27 | -7 | 0 | 9 | 2 | - | - | 11 |
| 28 | -8 | 0 | 8 | 4 | 1 | - | 13 |
| 29 | -9 | 0 | 4 | 2 | 1 | - | 7 |
| 30 | -10 | 0 | 5 | 4 | 1 | - | 10 |
| 31 | -11 | 0 | 5 | - | - | - | 5 |
| 32 | -12 | 0 | 1 | - | 1 | - | 2 |
| 33 | -13 | 0 | - | - | 1 | - | 1 |
| 34 | -14 | 0 | 3 | 1 | - | - | 4 |
| 35 | -15 | 0 | 1 | - | 1 | - | 2 |
| 36 | -16 | 0 | 1 | 2 | - | - | 3 |
| 37 | -17 | 0 | - | - | - | - | - |
| 38 | -18 | 0 | - | - | - | - | - |
| 39 | -19 | 0 | - | - | - | - | - |
| 40 | -20 | 0 | 3 | 1 | - | - | 4 |
| 41 | Total | | 1,492 | 614 | 197 | 82 | 2,385 |

43 * Individual customer types qualify for DSR discounts

44 ** Corporate customer types do not qualify for DSR discounts

Number of VFH Policies by DSR Level and VFH Subcategory

| Line No. | DSR Level | Discount Percent | Rate Model as of November 1, 2021 | | | | Total VFH |
|----------|-----------------|------------------|-----------------------------------|-------------|----------------|---------------|--------------|
| | | | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | | | | | | | |
| 2 | 17 | 40 | - | - | - | - | - |
| 3 | 16 | 40 | - | - | - | - | - |
| 4 | 15 | 40 | 105 | 171 | 17 | 3 | 296 |
| 5 | 14 | 34 | 24 | 22 | 3 | - | 49 |
| 6 | 13 | 33 | 22 | 19 | 7 | 2 | 50 |
| 7 | 12 | 32 | 15 | 28 | 4 | - | 47 |
| 8 | 11 | 31 | 34 | 52 | 4 | - | 90 |
| 9 | 10 | 29 | 23 | 29 | 2 | - | 54 |
| 10 | 9 | 27 | 31 | 23 | 5 | - | 59 |
| 11 | 8 | 26 | 45 | 26 | 2 | - | 73 |
| 12 | 7 | 26 | 44 | 24 | 1 | 1 | 70 |
| 13 | 6 | 21 | 58 | 16 | 4 | 1 | 79 |
| 14 | 5 | 16 | 54 | 16 | 5 | 1 | 76 |
| 15 | 4 | 16 | 58 | 23 | 5 | - | 86 |
| 16 | 3 | 11 | 50 | 34 | 7 | 2 | 93 |
| 17 | 2 | 10 | 88 | 18 | 9 | - | 115 |
| 18 | 1 | 5 | 91 | 21 | 3 | 2 | 117 |
| 19 | 0 (Individual)* | 0 | 111 | 29 | 14 | 2 | 156 |
| 20 | 0 (Corporate)** | 0 | 55 | 28 | 57 | 33 | 173 |
| 21 | -1 | 0 | 26 | 3 | 2 | - | 31 |
| 22 | -2 | 0 | 25 | 5 | 1 | - | 31 |
| 23 | -3 | 0 | 17 | 3 | 3 | - | 23 |
| 24 | -4 | 0 | 18 | 7 | 4 | - | 29 |
| 25 | -5 | 0 | 14 | 1 | 1 | - | 16 |
| 26 | -6 | 0 | 8 | 3 | - | - | 11 |
| 27 | -7 | 0 | 4 | 3 | - | - | 7 |
| 28 | -8 | 0 | 2 | 2 | 1 | - | 5 |
| 29 | -9 | 0 | 3 | 5 | 1 | - | 9 |
| 30 | -10 | 0 | 6 | 3 | 2 | - | 11 |
| 31 | -11 | 0 | 3 | 1 | - | - | 4 |
| 32 | -12 | 0 | 3 | 1 | - | - | 4 |
| 33 | -13 | 0 | 4 | - | 1 | - | 5 |
| 34 | -14 | 0 | 2 | 1 | - | - | 3 |
| 35 | -15 | 0 | - | 2 | - | - | 2 |
| 36 | -16 | 0 | - | 1 | 1 | - | 2 |
| 37 | -17 | 0 | - | - | - | - | - |
| 38 | -18 | 0 | - | - | 1 | - | 1 |
| 39 | -19 | 0 | 1 | - | - | - | 1 |
| 40 | -20 | 0 | 1 | 1 | 1 | - | 3 |
| 41 | Total | | 1,045 | 621 | 168 | 47 | 1,881 |

Number of VFH Policies by DSR Level and VFH Subcategory

| Line No. | DSR Level | Discount Percent | Rate Model as of November 1, 2020 | | | | Total VFH |
|----------|-----------------|------------------|-----------------------------------|-------------|----------------|---------------|--------------|
| | | | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | 16 | 37 | - | - | - | - | 0 |
| 4 | 15 | 37 | 137 | 157 | 21 | - | 315 |
| 5 | 14 | 32 | 21 | 22 | 4 | 3 | 50 |
| 6 | 13 | 31 | 25 | 26 | 7 | - | 58 |
| 7 | 12 | 30 | 33 | 21 | 5 | 2 | 61 |
| 8 | 11 | 29 | 31 | 23 | 6 | - | 60 |
| 9 | 10 | 27 | 43 | 53 | 9 | - | 105 |
| 10 | 9 | 25 | 35 | 27 | 2 | - | 64 |
| 11 | 8 | 25 | 33 | 20 | 5 | 2 | 60 |
| 12 | 7 | 25 | 47 | 19 | 4 | - | 70 |
| 13 | 6 | 20 | 37 | 28 | 3 | - | 68 |
| 14 | 5 | 15 | 57 | 15 | 4 | 1 | 77 |
| 15 | 4 | 15 | 62 | 17 | 8 | - | 87 |
| 16 | 3 | 10 | 56 | 24 | 8 | 1 | 89 |
| 17 | 2 | 10 | 84 | 30 | 9 | - | 123 |
| 18 | 1 | 5 | 78 | 18 | 7 | 1 | 104 |
| 19 | 0 (Individual)* | 0 | 120 | 29 | 11 | - | 160 |
| 20 | 0 (Corporate)** | 0 | 58 | 27 | 54 | 25 | 164 |
| 21 | -1 | 0 | 30 | 7 | 3 | - | 40 |
| 22 | -2 | 0 | 23 | 7 | 2 | - | 32 |
| 23 | -3 | 0 | 9 | 7 | 2 | - | 18 |
| 24 | -4 | 0 | 14 | 3 | 4 | - | 21 |
| 25 | -5 | 0 | 18 | 7 | 3 | - | 28 |
| 26 | -6 | 0 | 11 | 1 | 1 | - | 13 |
| 27 | -7 | 0 | 6 | 9 | 1 | - | 16 |
| 28 | -8 | 0 | 3 | 2 | 3 | - | 8 |
| 29 | -9 | 0 | 5 | 1 | - | - | 6 |
| 30 | -10 | 0 | 8 | 3 | - | 1 | 12 |
| 31 | -11 | 0 | 3 | 1 | 1 | - | 5 |
| 32 | -12 | 0 | 4 | - | - | - | 4 |
| 33 | -13 | 0 | 2 | - | - | - | 2 |
| 34 | -14 | 0 | 1 | 1 | - | - | 2 |
| 35 | -15 | 0 | 3 | 1 | 2 | - | 6 |
| 36 | -16 | 0 | 2 | - | - | - | 2 |
| 37 | -17 | 0 | 1 | - | - | - | 1 |
| 38 | -18 | 0 | - | - | - | - | - |
| 39 | -19 | 0 | - | 1 | - | - | 1 |
| 40 | -20 | 0 | 2 | 2 | 1 | - | 5 |
| 41 | Total | | 1,102 | 609 | 190 | 36 | 1,937 |

Number of VFH Policies by DSR Level and VFH Subcategory

| Line No. | DSR Level | Discount Percent | Rate Model as of November 1, 2019 | | | | Total VFH |
|----------|-----------------|------------------|-----------------------------------|-------------|----------------|---------------|--------------|
| | | | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 4 | 15 | 33 | 107 | 167 | 22 | 2 | 298 |
| 5 | 14 | 30 | 17 | 16 | 1 | 1 | 35 |
| 6 | 13 | 29 | 25 | 25 | 3 | 4 | 57 |
| 7 | 12 | 28 | 16 | 23 | 4 | - | 43 |
| 8 | 11 | 27 | 30 | 27 | 8 | 1 | 66 |
| 9 | 10 | 26 | 32 | 28 | 3 | 2 | 65 |
| 10 | 9 | 25 | 26 | 39 | 6 | 4 | 75 |
| 11 | 8 | 25 | 24 | 23 | 4 | - | 51 |
| 12 | 7 | 25 | 33 | 25 | 5 | 2 | 65 |
| 13 | 6 | 20 | 25 | 20 | 6 | - | 51 |
| 14 | 5 | 15 | 35 | 25 | 2 | - | 62 |
| 15 | 4 | 15 | 50 | 15 | 3 | 2 | 70 |
| 16 | 3 | 10 | 38 | 16 | 10 | 1 | 65 |
| 17 | 2 | 10 | 41 | 23 | 6 | - | 70 |
| 18 | 1 | 5 | 47 | 26 | 6 | 1 | 80 |
| 19 | 0 (Individual)* | 0 | 92 | 28 | 15 | 2 | 137 |
| 20 | 0 (Corporate)** | 0 | 58 | 29 | 72 | 52 | 211 |
| 21 | -1 | 0 | 20 | 9 | 1 | - | 30 |
| 22 | -2 | 0 | 17 | 9 | 2 | - | 28 |
| 23 | -3 | 0 | 5 | 5 | 3 | 1 | 14 |
| 24 | -4 | 0 | 14 | 7 | 2 | - | 23 |
| 25 | -5 | 0 | 13 | 6 | 1 | 1 | 21 |
| 26 | -6 | 0 | 3 | 4 | 3 | - | 10 |
| 27 | -7 | 0 | 9 | 3 | 2 | - | 14 |
| 28 | -8 | 0 | 3 | 3 | 1 | - | 7 |
| 29 | -9 | 0 | 3 | 1 | - | - | 4 |
| 30 | -10 | 0 | 3 | 4 | 2 | - | 9 |
| 31 | -11 | 0 | - | 4 | - | - | 4 |
| 32 | -12 | 0 | 7 | 1 | - | 1 | 9 |
| 33 | -13 | 0 | 1 | 1 | - | - | 2 |
| 34 | -14 | 0 | - | 1 | 1 | - | 2 |
| 35 | -15 | 0 | - | 1 | 3 | - | 4 |
| 36 | -16 | 0 | 1 | - | - | - | 1 |
| 37 | -17 | 0 | 2 | - | - | - | 2 |
| 38 | -18 | 0 | - | - | - | - | - |
| 39 | -19 | 0 | - | 1 | - | - | 1 |
| 40 | -20 | 0 | - | 2 | 1 | - | 3 |
| 41 | Total | | 797 | 617 | 198 | 77 | 1,689 |

Number of VFH Policies by DSR Level and VFH Subcategory

| Line No. | DSR Level | Discount Percent | Rate Model as of November 1, 2018 | | | | Total VFH |
|----------|-----------------|------------------|-----------------------------------|-------------|----------------|---------------|--------------|
| | | | Passenger VFH | Taxicab VFH | Accessible VFH | Limousine VFH | |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 4 | 15 | 33 | 65 | 155 | 12 | 1 | 233 |
| 5 | 14 | 30 | 13 | 36 | 1 | - | 50 |
| 6 | 13 | 29 | 13 | 22 | 2 | - | 37 |
| 7 | 12 | 28 | 8 | 20 | 2 | 3 | 33 |
| 8 | 11 | 27 | 19 | 29 | 4 | 1 | 53 |
| 9 | 10 | 26 | 20 | 34 | 6 | 7 | 67 |
| 10 | 9 | 25 | 18 | 22 | 2 | 3 | 45 |
| 11 | 8 | 25 | 20 | 29 | 2 | 3 | 54 |
| 12 | 7 | 25 | 17 | 26 | 2 | - | 45 |
| 13 | 6 | 20 | 29 | 29 | 2 | 2 | 62 |
| 14 | 5 | 15 | 23 | 12 | 4 | 1 | 40 |
| 15 | 4 | 15 | 24 | 18 | 1 | - | 43 |
| 16 | 3 | 10 | 38 | 10 | 6 | 1 | 55 |
| 17 | 2 | 10 | 43 | 17 | 6 | - | 66 |
| 18 | 1 | 5 | 28 | 22 | 6 | - | 56 |
| 19 | 0 (Individual)* | 0 | 54 | 29 | 10 | - | 93 |
| 20 | 0 (Corporate)** | 0 | 41 | 58 | 60 | 60 | 219 |
| 21 | -1 | 0 | 9 | 8 | 1 | - | 18 |
| 22 | -2 | 0 | 8 | 6 | 1 | 1 | 16 |
| 23 | -3 | 0 | 8 | 7 | 1 | - | 16 |
| 24 | -4 | 0 | 16 | 5 | - | - | 21 |
| 25 | -5 | 0 | 5 | 5 | 3 | - | 13 |
| 26 | -6 | 0 | 1 | 5 | - | 3 | 9 |
| 27 | -7 | 0 | 7 | 3 | 6 | - | 16 |
| 28 | -8 | 0 | 2 | 6 | 2 | - | 10 |
| 29 | -9 | 0 | 1 | 4 | - | - | 5 |
| 30 | -10 | 0 | 2 | 3 | 2 | - | 7 |
| 31 | -11 | 0 | - | - | - | - | - |
| 32 | -12 | 0 | - | - | - | - | - |
| 33 | -13 | 0 | 3 | 2 | 2 | - | 7 |
| 34 | -14 | 0 | 1 | 1 | - | - | 2 |
| 35 | -15 | 0 | - | 1 | - | - | 1 |
| 36 | -16 | 0 | 1 | - | - | - | 1 |
| 37 | -17 | 0 | - | 1 | - | - | 1 |
| 38 | -18 | 0 | - | - | - | - | - |
| 39 | -19 | 0 | - | - | - | - | - |
| 40 | -20 | 0 | 3 | - | 2 | - | 5 |
| 41 | Total | | 540 | 625 | 148 | 86 | 1,399 |

TC (MPI) 1-22

| | | | |
|-------------------------------|--------------------------------------|------------------|-----------------|
| Part and Chapter: | Part VII Risk Classification | Page No.: | 33 of 44 |
| PUB Approved Issue No: | 13) DSR | | |
| Topic: | DSR Vehicle Premium Discounts | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – Risk Classification, page 33, MPI states:

"...In the 2024 GRA, MPI is complying with Directive 12.15 from PUB Order 4/23 (GRA 2023) by moving the vehicle premium discounts toward actuarially sound discount levels. Moreover, MPI updated the actuarially indicated discounts in the current GRA, after conducting a comprehensive analysis (please refer to Appendix 6 – Driver Safety Rating Actuarial Review for a detailed discussion on the indicated discounts)."

Directive 12.14 from PUB Orders 4/23 and 35/23 states, in part:

"The Board hereby orders the following changes to the Driver Safety Rating (DSR) system:

- a. The top of the DSR scale shall increase from DSR +16 to DSR +20 in the 2023/24 policy year;*
- b. Premium discounts for DSR Levels +15 to +17, shall increase by 3% (from 37% to 40%); ..."*

Figure RC-5 shows the following:

Figure RC- 5 Vehicle Premium Discount Figure

| Line No. | DSR Level | Vehicle Premium Discount | | |
|----------|-----------|--------------------------|------------------|-----------------------|
| | | Current 2023/24 | Proposed 2024/25 | Proposed less Current |
| 1 | 18 | n/a | 48% | n/a |
| 2 | 17 | 40% | 45% | 5% |
| 3 | 16 | 40% | 44% | 4% |
| 4 | 15 | 40% | 43% | 3% |
| 5 | 14 | 34% | 38% | 4% |
| 6 | 13 | 33% | 36% | 3% |
| 7 | 12 | 32% | 35% | 3% |
| 8 | 11 | 31% | 33% | 2% |
| 9 | 10 | 29% | 31% | 2% |
| 10 | 9 | 27% | 28% | 1% |
| 11 | 8 | 26% | 26% | 0% |
| 12 | 7 | 26% | 26% | 0% |
| 13 | 6 | 21% | 21% | 0% |
| 14 | 5 | 16% | 16% | 0% |
| 15 | 4 | 16% | 16% | 0% |
| 16 | 3 | 11% | 11% | 0% |
| 17 | 2 | 10% | 10% | 0% |
| 18 | 1 | 5% | 5% | 0% |
| 19 | 0 | 0% | 0% | 0% |
| 20 | -1 to -20 | 0% | 0% | 0% |

RC Appendix 6 shows the following at Figure RC App 6-3:

Figure RC App 6- 3 Calculated Discounts and Surcharges

| Line No. | DSR | Overall Relativity | Calculated Discount (a) | Current Discount | Variance | Calculated Surcharge (b) | Current Surcharge | |
|----------|---|--------------------|-------------------------|------------------|----------|--------------------------|-------------------|--|
| 1 | 20 | 0.4571 | 73.1% | -- | -- | | | |
| 2 | 19 | 0.5192 | 69.5% | -- | -- | | | |
| 3 | 18 | 0.5813 | 65.8% | -- | -- | | | |
| 4 | 17 | 0.6435 | 62.1% | 40.0% | 22.1% | | | |
| 5 | 16 | 0.7056 | 58.5% | 40.0% | 18.5% | | | |
| 6 | 15 | 0.7678 | 54.8% | 40.0% | 14.8% | | | |
| 7 | 14 | 0.8299 | 51.2% | 34.0% | 17.2% | | | |
| 8 | 13 | 0.8920 | 47.5% | 33.0% | 14.5% | | | |
| 9 | 12 | 0.9542 | 43.9% | 32.0% | 11.9% | | | |
| 10 | 11 | 1.0163 | 40.2% | 31.0% | 9.2% | | | |
| 11 | 10 | 1.0785 | 36.6% | 29.0% | 7.6% | | | |
| 12 | 9 | 1.1406 | 32.9% | 27.0% | 5.9% | | | |
| 13 | 8 | 1.2028 | 29.2% | 26.0% | 3.2% | | | |
| 14 | 7 | 1.2649 | 25.6% | 26.0% | -0.4% | | | |
| 15 | 6 | 1.3270 | 21.9% | 21.0% | 0.9% | | | |
| 16 | 5 | 1.3892 | 18.3% | 16.0% | 2.3% | | | |
| 17 | 4 | 1.4513 | 14.6% | 16.0% | -1.4% | | | |
| 18 | 3 | 1.5135 | 11.0% | 11.0% | 0.0% | | | |
| 19 | 2 | 1.5756 | 7.3% | 10.0% | -2.7% | | | |
| 20 | 1 | 1.6378 | 3.7% | 5.0% | -1.3% | | | |
| 21 | 0 | 1.6999 | 0.0% | 0.0% | 0.0% | | | |
| 22 | -1 | 1.7620 | | | | \$102.37 | \$200.00 | |
| 23 | -2 | 1.8242 | | | | \$159.73 | \$200.00 | |
| 24 | -3 | 1.8863 | | | | \$217.10 | \$300.00 | |
| 25 | -4 | 1.9485 | | | | \$274.47 | \$400.00 | |
| 26 | -5 | 2.0106 | | | | \$331.84 | \$450.00 | |
| 27 | -6 | 2.0728 | | | | \$389.20 | \$500.00 | |
| 28 | -7 | 2.1349 | | | | \$446.57 | \$650.00 | |
| 29 | -8 | 2.1970 | | | | \$503.94 | \$800.00 | |
| 30 | -9 | 2.2592 | | | | \$561.30 | \$900.00 | |
| 31 | -10 | 2.3213 | | | | \$618.67 | \$1,000.00 | |
| 32 | -11 | 2.3835 | | | | \$676.04 | \$1,200.00 | |
| 33 | -12 | 2.4456 | | | | \$733.41 | \$1,400.00 | |
| 34 | -13 | 2.5078 | | | | \$790.77 | \$1,600.00 | |
| 35 | -14 | 2.5699 | | | | \$848.14 | \$1,800.00 | |
| 36 | -15 | 2.6320 | | | | \$905.51 | \$2,000.00 | |
| 37 | -16 | 2.6942 | | | | \$962.87 | \$2,200.00 | |
| 38 | -17 | 2.7563 | | | | \$1,020.24 | \$2,400.00 | |
| 39 | -18 | 2.8185 | | | | \$1,077.61 | \$2,600.00 | |
| 40 | -19 | 2.8806 | | | | \$1,134.98 | \$2,800.00 | |
| 41 | -20 | 2.9427 | | | | \$1,192.34 | \$3,000.00 | |
| 42 | Average Undiscounted Premium (c) | | | | | | \$1,569.27 | |

43 Notes:
 44 (a) 1 - Overall Relativity for the respective DSR level / Overall Relativity for DSR level 0
 45 (b) [Overall Relativity for the respective DSR level / Overall Relativity for DSR level 0 - 1]
 46 * Average Undiscounted Premium + \$45
 47 (c) From the Rate Model; reflects the average for merit eligible passenger vehicles and light trucks
 48 based on 2023/24 approved rates

The following table was prepared by TC to track and analyze the changes in the DSR discounts from the 2023 GRA to the 2024 GRA:

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------|----------------------------------|------------------------------------|----------------------------|--|-------------------------------|---------------------------------|
| | 2023 PUB Approved Discount | 2024 Applied for Discount | 2024 Indicated Discount | Difference Indicated to Approved | 1/4th of Difference (%) | 1/4th Rounded Down (%) |
| DSR 18 | 40% | 48% | 65.80% | 25.80% | 6.45 | 6 |
| DSR 17 | 40% | 45% | 62.10% | 22.10% | 5.525 | 5 |
| DSR 16 | 40% | 44% | 58.50% | 18.50% | 4.625 | 4 |
| DSR 15 | 40% | 43% | 54.80% | 14.80% | 3.7 | 3 |

(1) Approved discount for DSR 18 assumed to be 40%, consistent with PUB Directive 12.15
 (2) Per Figure RC-5
 (3) Per Figure RC App 6-3
 (4) = Column (3) less (1)
 (5) = (Column (4) *100)/4
 (6) Column 5 rounded down to nearest whole number

Question:

- a) Please confirm that the table prepared by the TC accurately reflects the changes in DSR discounts from the 2023 GRA to the 2024 GRA. In the event that the changes are not accurately reflected, please provide a corrected table.
- b) Please explain why MPI is applying for a 48% discount for DSR Level +18 and how it derived that value. Please also explain whether such an approach is appropriate for lower levels on the DSR scale.
- c) Given that PUB approved the creation of DSR levels +16 to +20 in Directive 12.14 from PUB Orders 4/23 and 35/23, please explain why MPI has not applied for driver premium and vehicle discounts for these DSR levels. Please also provide the earliest date by which a Manitoba driver would be able to achieve DSR levels +17, +18, +19 and +20.

Rationale for Question:

To understand MPI’s approach to compliance with Directives 12.14 and 12.15 from PUB Orders 4/23 and 35/23.

RESPONSE:

- a) The calculations performed in the table provided by the TC are correct. However, the rationale used by MPI for determination of the discount of DSR level 18 and above is different. This is described in (b) below. Please see the figure below showing the Driver Safety Rating (DSR) discount of DSR 18 in the 2024 GRA

Figure 1 Changes in DSR Discounts

| Line No. | DSR Level | 2023 PUB Approved Discount | 2024 Applied for Discount | 2024 Indicated Discount | Difference Indicated to Approved | 1/4th of Difference (%) | 1/4th Rounded Down (%) |
|----------|-----------|----------------------------|---------------------------|-------------------------|----------------------------------|-------------------------|------------------------|
| 1 | 18 | -- | 48% | 65.80% | -- | -- | -- |
| 2 | 17 | 40% | 45% | 62.10% | 22.10% | 5.525 | 5 |
| 3 | 16 | 40% | 44% | 58.50% | 18.50% | 4.625 | 4 |
| 4 | 15 | 40% | 43% | 54.80% | 14.80% | 3.7 | 3 |

- b) MPI is applying for a 48% for DSR level +18 as the actuarially indicated discount. As per the PUB order, the current GRA moves 1/4th of the way towards the actuarially indicated discount. Since DSR 18 does not currently exist, the difference lies in the way the current DSR 18 discount has been assumed, which then moves 1/4th the way towards the actuarially discount in GRA 2024.

The table provided by TC assumes a 40% discount for DSR 18, same as DSR 16 and DSR 17 currently. However, MPI assumed a higher discount for DSR 18 than DSR 17. MPI assumed that the DSR discount for DSR 18 is higher than DSR 17 in the same proportion as the full actuarially indicated discount between DSR 18 and DSR 17.

Furthermore, MPI uses the same approach for its transition plan for all DSR levels that currently do not exist, i.e., DSR 18-20.

c) MPI did not apply for changes to the driver premiums in the 2024 GRA given that the driver premium for DSR 15+ is already at a highly discounted level of \$15. However, MPI is applying for vehicle discounts as the DSR scale adds +1 DSR level each year. Please refer to *PUB (MPI) 1-73* for further details. Please see below the earliest date by which a Manitoba driver would be able to achieve the following DSR levels:

- DSR +17: April 1, 2023
- DSR +18: April 1, 2024
- DSR +19: April 1, 2025
- DSR +20: April 1, 2026

TC (MPI) 1-23

| | | | |
|-------------------------------|--|------------------|-----------------|
| Part and Chapter: | Part VII Risk Classification | Page No.: | 34 of 44 |
| PUB Approved Issue No: | 4) Compliance with Order 4/23 and 35/23 | | |
| Topic: | Fleet Rebates and Surcharges | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – RC.8.2 – Fleet Rebates and Surcharges (page 34), MPI states:

"...Except for comprehensive claims, which are fully included in the calculation of the loss ratio, MPI includes claims according to the degree of responsibility. For example, if MPI holds the fleet vehicle 40% responsible for a claim, it assessed only 40% of the cost of the claim to the fleet (including all costs for which the fleet driver is responsible). The maximum amount used for any one loss is \$25,000.

Question:

- a) Please explain why the maximum amount used for any one loss is capped at \$25,000.
- b) Please confirm that this cap applies only to the calculation of a fleet loss ratio.
- c) In calculating the loss ratio, please explain what happens with any losses that exceed the cap.
- d) Please quantify the number of losses that exceed the cap for each of the last 5 years, both as a percentage of all fleet vehicle losses and an actual count.
- e) Please advise whether some fleets are more prone to exceeding the maximum loss amount than other, and if so, what characteristics or trends, if any, MPI observes among or between these fleets.

- f) Please provide an anonymized sample calculation of a fleet loss ratio which factors in at least one loss that exceeds the cap.

Rationale for Question:

To fully understand the Fleet program loss ratio calculation.

RESPONSE:

- a) The maximum capped amount was determined historically and has not been adjusted. The fleet program and associated loss cap is under review.
- b) Confirmed.
- c) The losses for a claim are capped at \$25,000 before determining the loss ratio for rebate/surcharge calculation. That is, the amount exceeding \$25,000 is excluded from the calculation of the loss ratio.
- d) Please see Figure 1 below for a summary of losses that exceed the cap between 2016 to 2020. MPI did not include data for the most recent 2 years as the loss ratios may not have been fully assessed at this stage for these fleet customers.

Figure 1 Summary of Fleet Losses Exceeding the Loss Cap

| Line No. | Fiscal Year | Capped Claims | % of Total |
|----------|-------------|---------------|------------|
| 1 | 2016 | 222 | 1.60% |
| 2 | 2017 | 248 | 1.77% |
| 3 | 2018 | 248 | 1.70% |
| 4 | 2019 | 266 | 1.95% |
| 5 | 2020 | 182 | 1.58% |

- e) The fleet customers vary by size, corporate/individuals and nature of business (corporate only). There is a wide variety of fleets currently insured and the likelihood of large losses is believed to be largely similar across the fleet group of customers. The incidence of a large loss is believed to be a random event. MPI

does not apply a different approach to large losses between these customers, which is consistent with other non-fleet customers as well.

- f) Please see Figure 2 below for an anonymized calculation of a fleet customer with two (2) capped claims.

Figure 2 Anonymized Calculation for a Fleet Customer

| Line No. | Description | Calculation | Values |
|----------|--|-----------------|------------|
| 1 | Earned Premium | [a] | 45,769.27 |
| 2 | Uncapped Losses | [b] | 144,140.17 |
| 3 | With Capped Losses | [c] | 80,734.60 |
| 4 | Loss Ratio | [d] = [c] / [a] | 176% |
| 5 | Curr Rebate/Surcharge % | [e] | 50% |
| 6 | Surcharge | [f] = [e] * [a] | 22,884.64 |
| 7 | Notes: | | |
| 8 | [c] 2 claims from [b] capped at \$25,000 | | |
| 9 | [e] determined from current rebate/surcharge table | | |

TC (MPI) 1-24

| | | | |
|-------------------------------|---|------------------|------------|
| Part and Chapter: | Part VII RC Appendix 7 | Page No.: | 2.4 |
| PUB Approved Issue No: | 4) Compliance with Orders 4/23 and 35/23 | | |
| Topic: | Fleet Program | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – RC Appendix 7 – Approach for 2024 GRA (page 2), MPI states:

"The non-fleet customers already receive discounts to their premiums for their own driving experience through the DSR scale. However, any improved loss experience demonstrated by the fleet customers is pooled into the rate indication for every Major Class. Therefore, the non-fleet customers are also implicitly benefitting from any favorable experience exhibited by the fleet customers in the form of lower rates. The above argument justifies that the non-fleet customers pay for the rebates to the extent that it benefits their own rates." [Emphasis added]

At page 3, MPI states:

"In the 2023 GRA, MPI distributed the cost of rebates evenly across the three major classes (Private Passenger, Commercial and Public). However, the benefit of improvement to the rates is not uniform across each major class. The extent to which the rates are favorably affected should be based on the improvement to the rates that the fleets bring to that major class. For 2024 GRA, MPI proposes to distribute the cost of rebates across the three major classes in proportion to the fleet vehicles within each major class. This is a more equitable way of allocating the cost of rebates (or the benefit of surcharge)." [Emphasis added]

Question:

- a) Please quantify the "benefits" of favourable fleet customer experience enjoyed by non-fleet customers. Please compare these "benefits" to the costs incurred by non-

fleet customers. Please prepare the analysis by insurance use and major class for the past 5 years.

- b) Based on (a) above, does MPI believe that it has resolved the issue of cost causation to ensure that funding of fleet rebates is equitable between the fleet and non-fleet policies?
- c) Please provide the change in costs incurred by Private Passenger, Commercial and Public Major Classes between the 2023 GRA and 2024 GRA with respect to fleet rebates, using both dollar figures and percentages.
- d) Please explain the implications of a break-even loss ratio of 36% for the fleet program and explain whether the break-even ratio can be considered the point at which the fleets are "paying their own way". Please also provide the number of fleets and the number of insured units that would be expected to qualify for a rebate at a 36% loss ratio.
- e) Please further explain why neither of the recalibration scales tested by MPI were considered an "adequate solution" to the issue of all other insureds paying for fleet rebates.
- f) Please provide the number of fleet customers and the number of insured vehicles (by major class) that received a rebate, paid a surcharge, or received/paid neither, in each of the last 5 years. Please also provide this information through the forecast period.
- g) Please explain the expected impact of the following deficiencies on the fleet program:
- The rebate/surcharge calculation does not incorporate the full extent of the experience, as it is based on the percentage of responsibility;
 - The claims are capped with no large loss loading;
 - There is no claims cost allocation from other major classes;

- There are no adjustments for PIPP claims which are reserved at 24 months of maturity.
- h) Please also elaborate on the nature of each deficiency identified in (g) above, MPI's anticipated solution or range of possible solutions and, at a minimum, the directional impact of the deficiencies on fleet program loss ratios, rebates and surcharges.

Rationale for Question:

To fully understand MPI's proposed changes to fleet rebate costs incurred by non-fleet customers.

RESPONSE:

- a) Please note that the Fleet rebate/surcharge is a mechanism to adjust the fleet premiums retroactively based on their own experience. Fleets do not benefit from the Driver Safety Rating (DSR) discounts like other Non-Fleet customers.

Fleets have exhibited favourable loss ratios based on the current methodology. The rate indication includes the experience of fleet as well as the non-fleet customers. The better experience from fleet, therefore, translates to lower rates for all customers within the major class. Currently, this benefit varies across the different Major Classes, depending on the number fleet vehicles within the Major Class

That being said, MPI understands that there are opportunities for improvements in the current fleet program, which MPI intends to revisit through the review of the fleet program. The quantification of the benefits enjoyed by the non-fleet customers will be evaluated as part of the full review.

- b) The proposed solution in the 2024 GRA is interim in its current state. The distribution of the fleet rebates based on the number of vehicles within each major class is a more equitable method compared to one fixed cost for all major classes.

As specified in a), MPI intends to conduct a comprehensive review of the fleet program starting in the 2025 GRA. This issue will be identified as a primary objective as MPI begins the fleet review.

- c) The figure below shows the costs incurred by each of the three major classes in 2023 and 2024 GRA.

Figure 1 Change in Rebate Costs – 2023 vs 2024 GRA

| Line No. | Major Class | 2023 GRA Per Unit Cost | 2024 GRA Per Unit Cost | \$ Change | % Change |
|----------|-------------------|------------------------|------------------------|-----------|----------|
| 1 | Passenger Vehicle | 20.93 | 11.52 | -9.41 | -45% |
| 2 | Commercial | 20.93 | 130.25 | 109.32 | 522% |
| 3 | Public | 20.93 | 249.26 | 228.32 | 1091% |

- d) MPI would like to clarify that the term break-even loss ratio refers to the loss ratio at which the rebate/surcharge becomes zero. Fleet customers exhibiting a loss ratio above the break-even loss ratio would be subject to a surcharge and conversely a lower loss ratio would result in a rebate. This does not result in fleets paying their own costs. On the other hand, MPI finds this loss ratio to be too low since any customer with a higher than 36% loss ratio would be required to pay a surcharge.

The figure below shows the summary of fleet customers expected to qualify for a rebate, neither rebate nor surcharge and surcharge. The analysis was based on 2019 fiscal year, which was the basis for determining the 36% loss ratio.

Figure 2 Fleet Customers at 36% Loss Ratio

| Line No. | Count of Customers |
|----------|--------------------|
| 1 | Rebate 1,555 |
| 2 | Neither 9 |
| 3 | Surcharge 645 |
| 4 | Total 2,209 |

The number of insured units varies from month to month. The rebate and surcharge are determined based on the customer level.

- e) The recalibration of the scales was not considered an adequate solution as the loss ratios which would entitle a fleet customer to a rebate, were found to be too low. This also suggests that fleet customers with loss ratios exceeding the break-even loss ratio would be required to pay a surcharge, for example, even a fleet customer with a loss ratio of 40% would be required to pay a 4% surcharge.
- f) Please see the figure below a summary of the rebate, surcharge and neither between 2016-2020. MPI did not provide data from 2021 and 2022 as the assessments for these customers are not yet final. In addition, MPI did not provide insured units given that the number of insured units varies by month and the rebate/surcharge is determined at the customer level.

Figure 3 Summary of Fleet Rebate and Surcharge

| Line No. | | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|------------------|--------------|--------------|--------------|--------------|--------------|
| 1 | Rebate | 1,635 | 1,751 | 1,792 | 1,838 | 2,082 |
| 2 | Surcharge | 367 | 310 | 327 | 300 | 238 |
| 3 | Neither | 51 | 62 | 64 | 71 | 54 |
| 4 | Total | 2,053 | 2,123 | 2,183 | 2,209 | 2,374 |

- g) The determination of the expected impact requires a much larger analysis, which MPI intends to examine during the full review of its fleet program.
- h) As stated, in g) MPI will be conducting a complete review of the Fleet Program. At this stage, before a comprehensive analysis and review, MPI cannot provide information related to anticipated solutions and directional impact relative to deficiencies.

TC (MPI) 1-25

| | | | |
|-------------------------------|--|------------------|-----------------|
| Part and Chapter: | Part VII Risk Classification | Page No.: | 38 of 44 |
| PUB Approved Issue No: | 4) Compliance with Order 4/23 and 35/23 | | |
| Topic: | GLM Implementation Plan | | |
| Sub Topic: | | | |

Preamble to IR:

At Part VII – Rate Classification, page 38, MPI presents its ongoing GLM implementation plan as it relates to the GLM model build. A number of steps are identified as “on-going”, with start dates that have not yet arrived and/or end dates that have already passed.

Question:

- a) Please advise of the date upon which the GLM implementation plan schedule contained on pages 37 and 38 was current.
- b) Please advise whether the start and end dates associated with the model build stage of the GLM implementation plan should be updated, and if so, please provide an update.
- c) Please advise whether the initial sequence of steps for the model build was intended to be sequential. If so, please explain why. Please also explain why the steps for the model build now appear to be underway concurrently notwithstanding this initial intention.
- d) Please indicate the number of MPI staff currently engaged in model building. Please identify titles of those staff members and the number of years of experience those staff members have in building GLM models.

- e) Please provide details of the GLM software acquired and identify both the initial costs and ongoing costs of maintenance.
- f) Please provide details of any anticipated one-time or ongoing costs related to data acquisition and management to support the GLM model. Please categorize each of these costs as attributable only to GLM, or whether the costs are shared with other MPI initiatives. By way of example, the costs associated with collecting primary driver information, which is consistent with PUB's direction to move away from the registered owner model.

Rationale for Question:

To fully understand and test MPI's GLM Implementation Plan.

RESPONSE:

- a) The Generalized Linear Model (GLM) implementation plan contained on pages 37 and 38 was current as at June 15, 2023.
- b) The start and end dates associated with the model build stage of the GLM implementation plan do not need to be updated.
- c) In actuarial modelling, the initial steps are often sequential as one step often feeds into the next. For instance, determining relativities often comes after both the frequency and severity models have been built, as it uses information from these models to calculate how risk varies across diverse groups.

However, it is also possible for steps to happen concurrently if they do not depend heavily on one another. For instance, severity and frequency models can be developed at the same time by different individuals, if the necessary data is available.

Steps for the model build now appear to be underway concurrently due to the following reasons:

- Efficiency: To expedite the process, different analysts can work on different models at the same time.
- Iteration: As data is validated, and models are built and reviewed, insights may occur that need to be addressed in another part of the model.
- Availability of data: If data becomes available ahead of schedule, subsequent steps can begin earlier than planned.

As previously shared in *Part VII Risk Classification Chapter RC.10 - GLM Plan Update*, the data preparation and model build phases are iterative and ongoing processes, involving continuous refinement and adjustments to ensure optimal and accurate results. These steps will be on-going concurrently until the model is finalized and approved.

d) There are three MPI staff currently engaged in model building. In addition to the following three staff, MPI receives training and support from the vendor of the GLM software on best practices. Training was attended by all actuarial analysts in the pricing department. The profiles of the three MPI staff are as follows:

- One Manager with 5 years of experience
- Two Actuarial Analysts, each having 1 year of experience

During the initial stages of the project, MPI also utilized the expertise of an actuarial consultant with over 15 years of experience in pricing and building GLM models. This individual dedicated approximately 20 hours per week over a six-month period to the GLM project.

In addition to the above individuals, the implementation of the GLM model is overseen by the Director of MPI's pricing department, who is a qualified actuary and possesses over 20 years of experience.

- e) MPI has selected two software tools to facilitate the transition to GLM based ratemaking. This includes a GLM based ratemaking tool called "Emblem" and a complementary tool for rate modelling called "Radar", from the same vendor.

The initial costs for each of the software tools was \$[REDACTED]. The ongoing annual costs for each of the software tools is \$[REDACTED] per licensed unit. MPI has 5 licenses for each tool.

- f) There are no anticipated one-time or ongoing costs, at this stage, related to data acquisition and management, solely attributable to the implementation of GLM based ratemaking.

TC (MPI) 1-26

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|-------------------------------|--|------------------|--------------------|
| Part and Chapter: | Part X RSR Appendix 1 Actual Forecast Minimum Capital Test | Page No.: | 1 to 4 of 4 |
| PUB Approved Issue No: | 4) Compliance with Orders 4/23 and 35/23 8) Capital Management Plan | | |
| Topic: | MCT Calculation | | |
| Sub Topic: | | | |

Preamble to IR:

Directive 12.13 from PUB Order 4/23 states:

"In the 2024 GRA, MPI shall file the detailed calculations supporting the MCT ratio as shown in the financial projections".

Part X – RSR Appendix 1 contains a summary of the results of the MCT calculations.

Question:

Please provide the detailed calculations underlying the summarized results for each of the RSR Appendix 1 figures.

Rationale for Question:

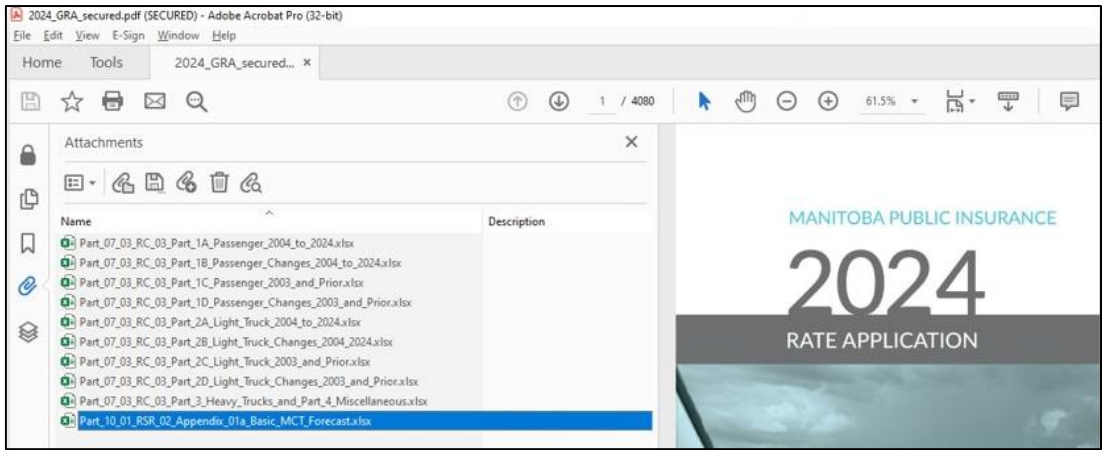
To ensure compliance with PUB directives.

RESPONSE:

On June 22, 2023, MPI served all parties of the Proceeding electronically, and attached to the 2024 GRA eBook, Part X Rate Stabilization Reserve RSR Appendix 1a - Basic MCT Forecast.

Please open the eBook attachments, as demonstrated in figure 1 below, for the detailed calculations underlying the summarized results of RSR Appendix 1.

Figure 1 **How to Access Attachments of the eBook**



TC (MPI) 1-27

| | | | |
|-------------------------------|--|------------------|-------------------------|
| Part and Chapter: | Part X Rate Stabilization Reserve | Page No.: | 9 & 14 of 15 |
| PUB Approved Issue No: | 8) Capital Management Plan | | |
| Topic: | Capital Rebates | | |
| Sub Topic: | | | |

Preamble to IR:

At Part X – RSR.4.2 Step 2: Capital Rebate Provision (page 9), MPI states:

"The Capital Rebate provision provides rebates when the RSR grows to or above 120% MCT. A rebate has no impact on the annual Basic premium rate change. The AAP will not replenish or diminish capital since rates are set at break-even which necessarily means there is no impact to capital. This separation removes any customer confusion regarding forward looking rate setting compared to retrospective capital surplus. The amount of the rebate will be determined based on the audited fiscal year end actual results." [Emphasis Added]

Question:

Noting the emphasized portion of the above-quoted passage, please explain why Figure RSR-2 (page 14) shows a general trend of increasing forecasted MCT ratios.

Rationale for Question:

To understand the impact of capital rebates.

RESPONSE:

In Part X Rate Stabilization Reserve Chapter Figure RSR-2 (reproduced below), the current Minimum Capital Test (MCT) forecast slightly increases over the current rating period (i.e., from 91.4% in 2023/24 to 94.8% in 2025/26), then increases by approximately 7% to 8% annually, thereafter.

Figure RSR- 2 MCT Ratio Forecast – Before Forecasted Capital Transfers

| Line No. | MCT - % | IFRS 4 2022/23A | IFRS 17 2023/24F | IFRS 17 2024/25F | IFRS 17 2025/26F | IFRS 17 2026/27F | IFRS 17 2027/28F |
|----------|-----------|-----------------|------------------|------------------|------------------|------------------|------------------|
| 1 | Basic | 110.8% | 91.4% | 91.2% | 94.8% | 102.9% | 110.0% |
| 2 | Extension | 202.0% | 145.8% | 200.1% | 278.1% | 371.1% | 469.4% |

While the question draws a connection between the emphasized portion of the preamble and the general trend of increasing forecasted MCT ratios, the overall rate indication that MPI presented in this GRA (based on accepted actuarial practice), is close to zero percent. As a result, previous statements regarding the impact of the rate indication on MCT ratios remain correct.

The two main contributing factors for the increasing forecasted MCT ratios are:

1. Improved underwriting results through operations – Project (LPM) spending is expected to decline throughout the forecast. In addition, as NOVA becomes operational, reductions to MCT capital requirements and cost savings are expected to result in favorable impacts to the forecasted MCT.
2. Changes to the risk profile of the investment portfolio. – Riskier investments are expected to produce higher returns which should offset the increase in MCT capital requirements.

TC (MPI) 1-28

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|-------------------------------|--|------------------|-----------------|
| Part and Chapter: | Part X Rate Stabilization Reserve | Page No.: | 10 of 15 |
| PUB Approved Issue No: | 8) Capital Management Plan | | |
| Topic: | MCT Ratios | | |
| Sub Topic: | | | |

Preamble to IR:

At Part X – RSR.4.2 Step 2: Capital Rebate Provision (page 10), MPI states:

"By mid-June of each year, MPI typically files the General Rate Application. MPI would continue to do so and, in addition to seeking approval of its rates for service, would, at the same time, file a Special Rebate Application seeking approval of a rebate (provided that the Basic MCT ratio exceeds 120% at the beginning of the current fiscal year). If approved, the rebate would be paid in February of the following calendar year. Note that, in the 5-year Basic forecast, a PUB-approved rebate is assumed and the MCT would be 100% at the beginning of the first forecast period as a liability would be accrued for the rebate."

Question:

- a) In the context of MPI’s willingness to file a Special Rebate Application, please comment upon and fully explain MPI’s position on the following scenarios:
 - i. MPI’s Basic MCT ratio exceeds 120% one month before fiscal year end, but drops to just below 120% at fiscal year end (ie. the beginning of the current fiscal year).
 - ii. MPI’s Basic MCT ratio is less than 120% at fiscal year end, but is forecasted to exceed 120% at one month after year end (ie. the beginning of the current fiscal year).

- iii. MPI's Basic MCT ratio is less than 120% at fiscal year end (ie. the beginning of the current fiscal year), but is forecasted to exceed 120% at six months after fiscal year end.
- b) Please discuss MPI's views and/or position on the PUB's ability to order a rebate under each of the scenarios listed in (a) above.
- c) Please explain MPI's rationale for the apparent asymmetry in rebate and rebuild provisions, in that rebates are planned based on fiscal year end actuals, and rebuilds are based on a forecast to the beginning of the rating period. Please discuss any fairness concerns, particularly in light of MPI's projected trend of growing MCT ratios.

Rationale for Question:

To understand and test how MPI intends to implement its proposed Capital Management Plan.

RESPONSE:

- a)
 - i., ii., and iii.

There would be no Special Rebate Application as the year end audited financial statements have a Basic MCT below 120%.
- b)
 - i. MPI is of the view that the PUB does not have the jurisdiction to direct MPI to issue a rebate where the requirements set out in section 18(4) of the MPIC Act are not met. In these scenarios, MPI would not apply for a rebate as section 18(4)(a) of the MPIC Act would not be satisfied. Therefore, the PUB would not have before it an application to issue a rebate.
 - ii. and iii.

MPI is of the view that the PUB does not have the jurisdiction to direct MPI to issue a rebate where the requirements set out in section 18(4) are not met. In

this scenario, all that matters is what the MCT ratio of the RSR was on April 1st.
If less than 120%, no rebate application would be filed.

- c) Rebates are paid from excess capital built up from past premiums, meaning any excess should be returned to the ratepayers who contributed to the excess capital.

A capital build needs to be based on a forecast because it occurs in the future. MPI recognizes that the deficiency is historical in nature, but MPI cannot go back and collect funds from past ratepayers.

TC (MPI) 1-29

| | | | |
|-------------------------------|--|------------------|------------------------------|
| Part and Chapter: | Part X Rate Stabilization Reserve | Page No.: | 13 & 14 of 15 |
| PUB Approved Issue No: | 8) Capital Management Plan | | |
| Topic: | Forecasting and MCT Ratios | | |
| Sub Topic: | | | |

Preamble to IR:

At Part X – RSR.5: Results of the Capital Management Plan (page 13), MPI states:

"MPI understands that all forecasts of its financial operations and the corresponding MCT ratio, including forecasted capital rebates or capital builds, should be determined using the accounting standards expected to be in effect through the forecasted period being presented. However, the rebate or capital build calculation must be based on actual audited MCT. The last audited MCT calculation was determined as of March 31, 2023 using IFRS 4. MPI has provided forecasted MCT ratios based on IFRS 17. MPI will update these proformas in the rate update, including updating MCT ratio and allocations based on MPI's quarterly financial reports that will reflect the adoption of IFRS 17. The quarterly financial statements are not and will not be audited. Only the fiscal year will be audited as is MPI's past practice. This means, any implied capital rebate or capital build on a quarterly basis will not be actioned, until the fiscal year is completed and audited financial statements are released and the MCT is validated." [Emphasis added]

Question:

- a) Please explain MPI's position that rebates and rebuilds must be based on audited financial results.
- b) Please explain how rebuilds can be based upon audited financial results when they are calculated on a forecast basis at the beginning of the next rating period.
- c) Please explain what, if anything, prevents MPI from having quarterly financial statements audited.

Rationale for Question:

To understand the use and importance of audited financial statements for the implementation of the Capital Management Plan.

RESPONSE:

- a) Rebates are based on audited year end financial results whereas the capital build is based on the forecast. An independent audit report provides reasonable assurance that the financial statements are free of a material misstatement. In addition, the policy liabilities have been reviewed by the Appointed Actuary to ensure they make appropriate provision for all policy obligations.
- b) Rebuilds are based on a forecast basis, not audited financial results. Please see MPI E&O *MPI Exhibit #7*.
- c) Auditing quarterly financial statements is possible. This change would result in incremental costs. The additional cost could approach upwards of \$2.3M related to additional internal and external resourcing that would be required, \$0.5M and \$1.8M respectively.

External Professional Fees:

The annual audit costs for the year ended March 31, 2023, were \$387,793 plus PST of \$27,146, totalling \$414,939 annually, or \$0.415M. A move to quarterly audits would increase these fees on an annual basis in the range of \$0.9M to \$1.3M, approximately \$1M more. The high end of the range reflecting a simple \$0.415M x 4 quarters, \$1,660,000 in total. While the lower end is discounted to reflect some economies of scale, including that financial statements do not require extensive note disclosures on a quarterly basis. The foregoing is an estimate without having performed an external validation through RFP.

In addition to this, there would be a requirement to include reviews by the external Appointed Actuary and Employer financed benefit (EFB) reporting by Element. The incremental quarterly costs for E&Y and Element could be \$0.15M and \$0.03M

respectively. Annualized, this would be an incremental cost of potentially \$0.54M. The foregoing is an estimate without an external validation through RFP.

Internal Resources:

Quarterly auditing would require incremental staffing between 3 to 5 Finance FTEs outside of the current daily requirements. The estimated cost of this would be \$0.3M to \$0.5M, or \$0.4M annually.

Timing:

The audit report for 2022/23 was issued in June, 2023, three months or 90 days after the reporting period. A quarterly audit report would be reflective of a similar cadence for timing. Applying this timing to Q1 would mean an audit report would be issued in October, and so forth. This assumes Element could accommodate EFB updates on a quarterly basis.

TC (MPI) 1-30

| | | | |
|-------------------------------|-------------------------------------|------------------|------------------------------|
| Part and Chapter: | Part XI Investments | Page No.: | 14 of 85 26 of 85 |
| PUB Approved Issue No: | 19) Interest Rate Forecast | | |
| Topic: | Naïve Interest Rate Forecast | | |
| Sub Topic: | | | |

Preamble to IR:

At Part XI – Investments, Figure INV-3 presents the naïve interest rate forecast for the 2024 GRA as compared with 2023 GRA figures.

At Part XI – Investments, page 26, MPI states:

"MPI is required to base its GRA on best estimates, and for the 2024 GRA, its BoD and management continue to believe that the naïve forecast is the best estimate."

Question:

- a) Does MPI continue to collect interest rate forecasts from major Canadian banks and other institutions that produce such forecasts? If so, please provide the data collected for the past 5 years.
- b) Has MPI recently tested the predictive power of the major Canadian bank forecasts in the same manner as Dr. Cleary at the time that he recommended the naïve forecast approach to the PUB? If so, please present the results of such testing.
- c) Has MPI recently tested the predictive power of any other interest rate forecasts in any manner? If so, please describe the testing conducted and present the results of such testing.
- d) Does MPI have any reason to believe that any Canadian bank or institutional interest rate forecasts will perform better in an environment that is not extremely

low and is otherwise relatively stable (as experienced since about 2008)? Please discuss.

Rationale for Question:

To understand MPI's determination that a naïve interest rate forecast remains the best estimate in the current, and more dynamic interest rate environment.

RESPONSE:

- a) Yes, MPI has collected interest rate forecasts from the major Canadian banks and other institutions that produce such forecasts. Please see the attached Appendix 1 for the forecasts from 2018 to 2022.
- b) MPI tested the predictive power of the major Canadian bank forecasts in the response to information request PUB (MPI) 1-10(a).
- c) No, MPI has not recently tested the predictive power of any other interest rate forecast.
- d) No, MPI has no reason to believe that the interest rate forecasts of any Canadian bank or institution will perform better in an environment that is not extremely low and is otherwise relatively stable (as experienced since about 2008).

August 2, 2023

2024 GRA Round 1 Information Requests
 TC (MPI) 1-30(a) Appendix 1

SIRF, Naïve and 50/50 GoC 10 Year Bond Forecast

| Line No. | | | | | | | | | | | Average (Modified) | | | |
|----------|-----------------------------------|----|--------|-------|------------|--------|----------|-------|--------|-------|--------------------|-------|-------|-------|
| | | | BMO NB | CIBC | Desjardins | Global | National | RBC | Scotia | TD | SIRF) | Naïve | 50/50 | |
| 1 | 2022 | Q1 | 1.92% | 2.35% | 2.40% | 2.08% | 2.41% | 2.40% | 2.40% | 2.40% | 2.40% | 2.30% | 3.12% | 2.71% |
| 2 | | Q2 | 2.98% | 2.77% | 3.23% | 2.95% | 3.11% | 3.23% | 3.22% | 3.23% | 3.23% | 3.09% | 3.12% | 3.10% |
| 3 | | Q3 | 3.00% | 3.23% | 2.90% | 3.01% | 3.15% | 3.00% | 3.25% | 3.25% | 3.25% | 3.10% | 3.12% | 3.11% |
| 4 | | Q4 | 3.05% | 3.50% | 2.90% | 3.06% | 3.15% | 2.85% | 3.35% | 3.40% | 3.40% | 3.16% | 3.12% | 3.14% |
| 5 | 2023 | Q1 | 2.95% | 3.40% | 2.90% | 3.08% | 3.10% | 2.80% | 3.35% | 3.35% | 3.35% | 3.12% | 3.12% | 3.12% |
| 6 | | Q2 | 2.90% | 3.20% | 2.80% | 3.06% | 3.10% | 2.70% | 3.25% | 3.30% | 3.30% | 3.04% | 3.12% | 3.08% |
| 7 | | Q3 | 2.85% | 3.00% | 2.55% | 3.07% | 3.10% | 2.65% | 3.10% | 3.25% | 3.25% | 2.95% | 3.12% | 3.03% |
| 8 | | Q4 | 2.75% | 2.90% | 2.35% | 3.00% | 3.05% | 2.55% | 2.95% | 3.10% | 3.10% | 2.83% | 3.12% | 2.97% |
| 9 | 2024 | Q1 | 2.75% | 2.75% | 2.25% | 2.94% | 3.05% | 2.56% | | | | 2.72% | 3.12% | 2.92% |
| 10 | | Q2 | 2.72% | 2.55% | 2.25% | 2.96% | 3.00% | 2.67% | | | | 2.69% | 3.12% | 2.91% |
| 11 | | Q3 | 2.70% | 2.54% | 2.25% | 2.98% | 2.97% | 2.71% | | | | 2.69% | 3.12% | 2.90% |
| 12 | | Q4 | 2.68% | 2.53% | 2.25% | 2.99% | 2.95% | 2.83% | | | | 2.70% | 3.12% | 2.91% |
| 13 | 2025 | Q1 | 2.65% | 2.51% | 2.20% | 3.00% | 2.92% | 2.92% | | | | 2.70% | 3.12% | 2.91% |
| 14 | | Q2 | 2.63% | 2.50% | 2.20% | 3.01% | 2.89% | 2.99% | | | | 2.70% | 3.12% | 2.91% |
| 15 | | Q3 | 2.61% | 2.50% | 2.20% | 3.01% | 2.86% | 3.06% | | | | 2.71% | 3.12% | 2.91% |
| 16 | | Q4 | 2.58% | 2.50% | 2.20% | 3.02% | 2.84% | 3.11% | | | | 2.71% | 3.12% | 2.91% |
| 17 | 2026 | Q1 | | 2.50% | 2.20% | 3.02% | 2.84% | 3.15% | | | | 2.74% | 3.12% | 2.93% |
| 18 | | Q2 | | 2.50% | 2.20% | 3.03% | 2.84% | 3.19% | | | | 2.75% | 3.12% | 2.93% |
| 19 | | Q3 | | | 2.20% | 3.03% | | 3.22% | | | | 2.82% | 3.12% | 2.97% |
| 20 | | Q4 | | | 2.20% | 3.04% | | 3.25% | | | | 2.83% | 3.12% | 2.97% |
| 21 | Note: Naïve as of August 31, 2022 | | | | | | | | | | | | | |

August 2, 2023

2024 GRA Round 1 Information Requests
TC (MPI) 1-30(a) Appendix 1

SIRF, Naïve and 50/50 GoC 10 Year Bond Forecast

| Line No. | | | | | | | | | | | Average (Modified) | | |
|----------|------|----|--------|-------|------------|--------|----------|-------|--------|-------|--------------------|-------|-------|
| | | | BMO NB | CIBC | Desjardins | Global | National | RBC | Scotia | TD | SIRF) | Naïve | 50/50 |
| 1 | 2021 | Q1 | 1.13% | | 1.55% | 1.22% | | 1.56% | 1.56% | 1.55% | 1.43% | 1.22% | 1.32% |
| 2 | | Q2 | 1.49% | | 1.39% | 1.46% | 1.19% | 1.39% | 1.39% | 1.39% | 1.39% | 1.22% | 1.30% |
| 3 | | Q3 | 1.20% | 1.23% | 1.25% | 1.22% | 1.25% | 1.30% | 1.20% | 1.20% | 1.23% | 1.22% | 1.22% |
| 4 | | Q4 | 1.30% | 1.50% | 1.50% | 1.32% | 1.35% | 1.60% | 1.50% | 1.75% | 1.48% | 1.22% | 1.35% |
| 5 | 2022 | Q1 | 1.40% | 1.60% | 1.75% | 1.46% | 1.45% | 1.80% | 1.85% | 1.95% | 1.66% | 1.22% | 1.44% |
| 6 | | Q2 | 1.55% | 1.70% | 1.95% | 1.58% | 1.55% | 1.90% | 1.90% | 2.05% | 1.77% | 1.22% | 1.49% |
| 7 | | Q3 | 1.65% | 1.75% | 2.15% | 1.70% | 1.63% | 1.95% | 1.95% | 2.15% | 1.87% | 1.22% | 1.54% |
| 8 | | Q4 | 1.80% | 2.00% | 2.30% | 1.80% | 1.71% | 2.00% | 2.00% | 2.20% | 1.98% | 1.22% | 1.60% |
| 9 | 2023 | Q1 | 1.87% | 2.11% | 2.35% | 1.89% | 1.79% | 1.92% | 2.10% | 2.25% | 2.03% | 1.22% | 1.63% |
| 10 | | Q2 | 1.89% | 2.25% | 2.40% | 1.95% | 1.87% | 1.99% | 2.20% | 2.25% | 2.10% | 1.22% | 1.66% |
| 11 | | Q3 | 1.92% | 2.31% | 2.45% | 1.99% | 1.95% | 1.98% | 2.30% | 2.25% | 2.14% | 1.22% | 1.68% |
| 12 | | Q4 | 1.94% | 2.38% | 2.50% | 2.03% | 2.02% | 2.12% | 2.40% | 2.20% | 2.20% | 1.22% | 1.71% |
| 13 | 2024 | Q1 | 1.97% | 2.44% | 2.55% | 2.10% | 2.10% | 2.13% | | | 2.21% | 1.22% | 1.71% |
| 14 | | Q2 | 1.99% | 2.50% | 2.65% | 2.18% | 2.17% | 2.28% | | | 2.30% | 1.22% | 1.76% |
| 15 | | Q3 | 2.02% | 2.49% | 2.65% | 2.27% | | 2.34% | | | 2.35% | 1.22% | 1.78% |
| 16 | | Q4 | 2.04% | 2.48% | 2.65% | 2.35% | | 2.45% | | | 2.39% | 1.22% | 1.80% |
| 17 | 2025 | Q1 | | 2.46% | 2.65% | 2.42% | | 2.52% | | | 2.51% | 1.22% | 1.87% |
| 18 | | Q2 | | 2.45% | 2.65% | 2.49% | | 2.72% | | | 2.58% | 1.22% | 1.90% |
| 19 | | Q3 | | | 2.65% | 2.55% | | 2.80% | | | 2.67% | 1.22% | 1.94% |
| 20 | | Q4 | | | 2.65% | 2.61% | | 2.88% | | | 2.71% | 1.22% | 1.96% |

21 Note: Naïve as of August 31, 2021

August 2, 2023

2024 GRA Round 1 Information Requests
 TC (MPI) 1-30(a) Appendix 1

SIRF, Naïve and 50/50 GoC 10 Year Bond Forecast

| Line No. | | | | | | | | | | Average (Modified) | | | |
|----------|-----------------------------------|----|--------|-------|------------|--------|----------|-------|--------|--------------------|-------|-------|-------|
| | | | BMO NB | CIBC | Desjardins | Global | National | RBC | Scotia | TD | SIRF) | Naive | 50/50 |
| 1 | 2020 | Q1 | 1.20% | | 0.71% | 1.13% | | 0.70% | 0.69% | 0.71% | 0.86% | 0.62% | 0.74% |
| 2 | | Q2 | 0.59% | | 0.52% | 0.55% | 0.55% | 0.53% | 0.53% | 0.52% | 0.54% | 0.62% | 0.58% |
| 3 | | Q3 | 0.55% | 0.55% | 0.45% | 0.51% | 0.60% | 0.55% | 0.55% | 0.60% | 0.54% | 0.62% | 0.58% |
| 4 | | Q4 | 0.60% | 0.75% | 0.50% | 0.50% | 0.65% | 0.60% | 0.60% | 0.75% | 0.62% | 0.62% | 0.62% |
| 5 | 2021 | Q1 | 0.70% | 0.80% | 0.50% | 0.55% | 0.70% | 0.65% | 0.75% | 0.90% | 0.69% | 0.62% | 0.66% |
| 6 | | Q2 | 0.75% | 0.85% | 0.55% | 0.63% | 0.70% | 0.70% | 1.00% | 1.05% | 0.78% | 0.62% | 0.70% |
| 7 | | Q3 | 0.80% | 0.85% | 0.60% | 0.71% | | 0.80% | 1.20% | 1.20% | 0.88% | 0.62% | 0.75% |
| 8 | | Q4 | 0.90% | 1.25% | 0.70% | 0.80% | | 0.90% | 1.50% | 1.35% | 1.06% | 0.62% | 0.84% |
| 9 | 2022 | Q1 | 0.95% | 1.21% | 0.85% | 0.88% | 0.83% | 1.00% | | | 0.95% | 0.62% | 0.79% |
| 10 | | Q2 | 1.02% | 1.32% | 0.90% | 0.96% | 0.86% | 1.03% | | | 1.02% | 0.62% | 0.82% |
| 11 | | Q3 | 1.08% | 1.44% | 0.95% | 1.04% | 0.98% | 1.09% | | | 1.10% | 0.62% | 0.86% |
| 12 | | Q4 | 1.15% | 1.56% | 1.05% | 1.11% | 1.11% | 1.19% | | | 1.20% | 0.62% | 0.91% |
| 13 | 2023 | Q1 | 1.22% | 1.68% | 1.15% | 1.18% | 1.23% | 1.31% | | | 1.30% | 0.62% | 0.96% |
| 14 | | Q2 | 1.29% | 1.80% | 1.30% | 1.22% | 1.35% | 1.40% | | | 1.39% | 0.62% | 1.01% |
| 15 | | Q3 | 1.35% | | 1.35% | 1.26% | | 1.59% | | | 1.39% | 0.62% | 1.00% |
| 16 | | Q4 | 1.42% | | 1.40% | 1.31% | | 1.74% | | | 1.47% | 0.62% | 1.04% |
| 17 | 2024 | Q1 | | | 1.50% | 1.36% | | 1.79% | | | 1.55% | 0.62% | 1.09% |
| 18 | | Q2 | | | 1.55% | 1.41% | | 1.96% | | | 1.64% | 0.62% | 1.13% |
| 19 | | Q3 | | | 1.65% | 1.47% | | 2.05% | | | 1.72% | 0.62% | 1.17% |
| 20 | | Q4 | | | 1.70% | 1.52% | | 2.17% | | | 1.80% | 0.62% | 1.21% |
| 21 | Note: Naïve as of August 31, 2020 | | | | | | | | | | | | |

August 2, 2023

2024 GRA Round 1 Information Requests
 TC (MPI) 1-30(a) Appendix 1

SIRF, Naïve and 50/50 GoC 10 Year Bond Forecast

| Line No. | | | | | | | | | | | Average (Modified) | | |
|----------|---------------------------------|----|--------|-------|------------|--------|----------|-------|--------|-------|--------------------|-------|-------|
| | | | BMO NB | CIBC | Desjardins | Global | National | RBC | Scotia | TD | SIRF) | Naive | 50/50 |
| 1 | 2019 | Q1 | 1.48% | 1.48% | 1.48% | 1.48% | 1.48% | 1.48% | 1.48% | 1.48% | 1.48% | 1.59% | 1.54% |
| 2 | | Q2 | 1.46% | 1.51% | 1.50% | 1.58% | 1.47% | 1.47% | 1.46% | 1.44% | 1.49% | 1.59% | 1.54% |
| 3 | | Q3 | 1.55% | 1.75% | 1.45% | 1.40% | 1.45% | 1.70% | 1.50% | 1.55% | 1.54% | 1.59% | 1.57% |
| 4 | | Q4 | 1.55% | 1.85% | 1.55% | 1.52% | 1.56% | 1.70% | 1.55% | 1.65% | 1.62% | 1.59% | 1.60% |
| 5 | 2020 | Q1 | 1.60% | 1.70% | 1.65% | 1.65% | 1.98% | 1.60% | 1.60% | 1.75% | 1.69% | 1.59% | 1.64% |
| 6 | | Q2 | 1.65% | 1.65% | 1.75% | 1.78% | 2.07% | 1.60% | 1.65% | 1.85% | 1.75% | 1.59% | 1.67% |
| 7 | | Q3 | 1.70% | 1.50% | 1.80% | 1.89% | 2.17% | 1.70% | 1.65% | 1.90% | 1.79% | 1.59% | 1.69% |
| 8 | | Q4 | 1.75% | 1.60% | 1.80% | 1.99% | 2.27% | 1.80% | 1.70% | 1.95% | 1.86% | 1.59% | 1.72% |
| 9 | 2021 | Q1 | 1.79% | 1.92% | 1.65% | 2.08% | 2.37% | 1.90% | | 1.99% | 1.96% | 1.59% | 1.77% |
| 10 | | Q2 | 1.87% | 2.00% | 1.60% | 2.16% | 2.47% | 2.00% | | 2.03% | 2.02% | 1.59% | 1.80% |
| 11 | | Q3 | 1.95% | 2.05% | 1.55% | 2.25% | 2.57% | 2.20% | | 2.06% | 2.09% | 1.59% | 1.84% |
| 12 | | Q4 | 2.03% | 2.10% | 1.50% | 2.32% | 2.68% | 2.25% | | 2.10% | 2.14% | 1.59% | 1.86% |
| 13 | 2022 | Q1 | | 2.15% | 1.50% | 2.38% | 2.78% | 2.35% | | 2.10% | 2.21% | 1.59% | 1.90% |
| 14 | | Q2 | | 2.20% | 1.50% | 2.43% | 2.88% | 2.45% | | 2.10% | 2.26% | 1.59% | 1.93% |
| 15 | | Q3 | | 2.20% | 1.55% | 2.47% | 2.90% | 2.55% | | 2.10% | 2.29% | 1.59% | 1.94% |
| 16 | | Q4 | | 2.20% | 1.65% | 2.51% | 2.91% | 2.65% | | 2.10% | 2.34% | 1.59% | 1.96% |
| 17 | 2023 | Q1 | | 2.20% | 1.80% | 2.54% | 2.93% | 2.75% | | 2.10% | 2.39% | 1.59% | 1.99% |
| 18 | | Q2 | | 2.20% | 1.95% | 2.54% | 2.94% | 2.80% | | 2.10% | 2.42% | 1.59% | 2.01% |
| 19 | | Q3 | | 2.20% | 2.00% | 2.54% | 2.96% | 2.90% | | 2.10% | 2.45% | 1.59% | 2.02% |
| 20 | | Q4 | | 2.20% | 2.05% | 2.53% | 2.97% | 3.05% | | 2.10% | 2.48% | 1.59% | 2.04% |
| 21 | Note: Naïve as of July 15, 2019 | | | | | | | | | | | | |

August 2, 2023

2024 GRA Round 1 Information Requests
 TC (MPI) 1-30(a) Appendix 1

SIRF, Naïve and 50/50 GoC 10 Year Bond Forecast

| Line No. | | | | | | | | | | Average (Modified) | | | |
|----------|------|----|--------|-------|------------|--------|----------|-------|--------|--------------------|-------|-------|-------|
| | | | BMO NB | CIBC | Desjardins | Global | National | RBC | Scotia | TD | SIRF) | Naive | 50/50 |
| 1 | 2018 | Q1 | 2.30% | 2.27% | 2.25% | 2.24% | 2.38% | 2.20% | 2.20% | 2.16% | 2.25% | 2.24% | 2.25% |
| 2 | | Q2 | 2.40% | 2.35% | 2.40% | 2.42% | 2.51% | 2.50% | 2.45% | 2.35% | 2.42% | 2.24% | 2.33% |
| 3 | | Q3 | 2.55% | 2.35% | 2.60% | 2.60% | 2.63% | 2.75% | 2.50% | 2.45% | 2.55% | 2.24% | 2.40% |
| 4 | | Q4 | 2.65% | 2.35% | 2.75% | 2.75% | 2.68% | 2.95% | 2.60% | 2.55% | 2.66% | 2.24% | 2.45% |
| 5 | 2019 | Q1 | 2.80% | 2.45% | 2.80% | 2.88% | 2.87% | 3.10% | 2.65% | 2.60% | 2.77% | 2.24% | 2.50% |
| 6 | | Q2 | 2.95% | 2.40% | 2.85% | 2.97% | 2.94% | 3.10% | 2.70% | 2.65% | 2.82% | 2.24% | 2.53% |
| 7 | | Q3 | 3.05% | 2.55% | 2.90% | 3.03% | 3.02% | 3.05% | 2.75% | 2.70% | 2.88% | 2.24% | 2.56% |
| 8 | | Q4 | 3.20% | 2.60% | 2.90% | 3.08% | 3.05% | 3.05% | 2.85% | 2.75% | 2.94% | 2.24% | 2.59% |
| 9 | 2020 | Q1 | 3.29% | 2.68% | 2.95% | 3.12% | 3.17% | 3.10% | | 2.78% | 3.01% | 2.24% | 2.63% |
| 10 | | Q2 | 3.39% | 2.75% | 2.95% | 3.16% | 3.25% | 3.20% | | 2.80% | 3.07% | 2.24% | 2.66% |
| 11 | | Q3 | 3.50% | 2.80% | 2.75% | 3.19% | 3.26% | 3.25% | | 2.83% | 3.08% | 2.24% | 2.66% |
| 12 | | Q4 | 3.54% | 2.85% | 2.50% | 3.20% | 3.27% | 3.20% | | 2.85% | 3.06% | 2.24% | 2.65% |
| 13 | 2021 | Q1 | 3.56% | 2.90% | 2.30% | 3.20% | 3.28% | 3.30% | | 2.85% | 3.06% | 2.24% | 2.65% |
| 14 | | Q2 | 3.52% | 2.95% | 2.20% | 3.20% | 3.29% | 3.35% | | 2.85% | 3.05% | 2.24% | 2.65% |
| 15 | | Q3 | 3.51% | 2.96% | 2.15% | 3.20% | 3.33% | 3.35% | | 2.85% | 3.05% | 2.24% | 2.64% |
| 16 | | Q4 | 3.55% | 2.98% | 2.15% | 3.19% | 3.37% | 3.30% | | 2.85% | 3.05% | 2.24% | 2.65% |
| 17 | 2022 | Q1 | | | 2.15% | 3.18% | 3.40% | 3.35% | | 2.85% | 2.99% | 2.24% | 2.61% |
| 18 | | Q2 | | | 2.20% | 3.18% | 3.44% | 3.40% | | 2.85% | 3.01% | 2.24% | 2.63% |
| 19 | | Q3 | | | 2.30% | 3.17% | 3.48% | 3.40% | | 2.85% | 3.04% | 2.24% | 2.64% |
| 20 | | Q4 | | | 2.40% | 3.16% | 3.52% | 3.45% | | 2.85% | 3.08% | 2.24% | 2.66% |

21 Note: Naïve as of March 31, 2018

TC (MPI) 1-31

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|-------------------------------|--|------------------|-----------------|
| Part and Chapter: | Part XI Investments | Page No.: | 73 of 85 |
| PUB Approved Issue No: | 9) Performance of the investment portfolio 19) Interest Rate Forecast | | |
| Topic: | Inflation Forecast | | |
| Sub Topic: | | | |

Preamble to IR:

At Part XI – Investments, Figure INV-40 presents CPI forecasts for Canada.

Question:

Please confirm that the inflation forecast for RBC in Q1 2024 is correct. In the event that it is incorrect, please revise Figure INV-40. If the inflation forecast is correct, please discuss what steps, if any, MPI took to deal with this outlier.

Rationale for Question:

To understand the unusual Q1 2024 RBC inflation forecast.

RESPONSE:

The inflation forecast of 5.1% by RBC in Q1 2024 is correct. MPI did not take any steps to correct for this outlier, other than to calculate an average of the forecasts from the six banks.